

## STIC Database Tracking Number:

To:  
Location: KNX  
Art Unit: 3600  
Date: September , 2010  
Case Serial Number:

From: *Sylvia Keys*  
Location: EIC3600  
KNX 4B59  
Phone: (571) 272-3534  
[sylvia.keys@uspto.gov](mailto:sylvia.keys@uspto.gov)

## Search Notes

Dear Examiner :

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

*\*EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

# I. Potential References of Interest

## A. Dialog

28/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0006262486 - Drawing available  
WPI ACC NO: 1993-054363/199307  
XRPX Acc No: N1993-041484  
Home financial transaction method for electronic payment of bills - storing identification, bill amount and user payment-credit information in terminal and transmitting to FTCS  
Patent Assignee: US ORDER (USOR-N); US ORDER INC (USOR-N)  
Inventor: GOROG W F  
Patent Family (4 patents, 13 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
EP 527639 A2 19930217 EP 1992307348 A 19920811 199307 B  
WO 1993004435 A1 19930304 WO 1991US9539 A 19911219 199311 E  
CA 2054836 A 19930215 CA 2054836 A 19911101 199318 E  
AU 199212642 A 19930316 AU 199212642 A 19911219 199328 E

Priority Applications (no., kind, date): US 1991744909 A 19910814

### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
EP 527639	A2	EN	16	5		
Regional Designated States,Original: DE FR GB						
WO 1993004435	A1	EN	35	5		
National Designated States,Original: AU BB BR HU JP KR PL RO SU						
Regional Designated States,Original: OA						
CA 2054836	A	EN				
AU 199212642	A	EN			Based on OPI patent	WO 1993004435

Alerting Abstract ...The method involves inputting merchant/service provider identification information and bill amount information via a financial **transaction** terminal. The **input** unit is located remote from a banking institution or merchant/service provider. Identification and bill amount information is stored in the terminal. User payment/credit...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...in the memory (7) of the (FTT). Once all transactions have been stored, the terminal (FTT) communicates with a financial transaction computer system (FTCS) which <B>assembles data from a **plurality** of terminals (FTT) for subsequent transmission to banks and other financial institutions for clearing house operations. Symbolic representations can be imprinted on bills or invoices or imprinted on separate data sheets which can be scanned by an optical scanning means to input the desired identification **data**.

One enhancement also calls for **transaction codes** to be **symbolically represented** and **input** by the optical **scanning** means to conduct the desired **transaction**.

...

...of the FTT. Once all transactions have been stored, the FTT communicates with a financial transaction computer system (20-24) which assembles data from a **plurality** of FTTs for subsequent transmission to banks (27) and other financial institutions (25, 26) for clearing house operations. Symbolic representations can be imprinted on bills...

...imprinted on separate data sheets which can be scanned by an optical scanning means (1) to input the desired identification data. One enhancement also calls **for transaction codes** to be symbolically represented and **input** by **the optical** scanning means (1) to conduct **the** desired **transaction**.

Claims:

...the transmitted merchant/service provided identification information, bill amount information, and user payment/credit information from a plurality of said financial transaction terminals in said **financial** transaction **computer** system to permit subsequent transmission **to** banks for **electronic** transfer of funds and crediting of accounts in a normal fashion.

30/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0006305854 - Drawing available  
WPI ACC NO: 1993-100471/199312

XRPX Acc No: N1993-076476

Producing customer account statement through service company - entering data from blank statements and cheque book entries into data bank in accordance with standard category code listing and printing accounting statements

Patent Assignee: BROWN G T (BROW-I)

Inventor: **BROWN** G T; SCHERER R H

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 5193055	A	19930309	US 198721249	A	19870303	199312 B
			US 1988280220	A	19881205	
			US 1991640542	A	19910114	

Priority Applications (no., kind, date): US 198721249 A 19870303; US 1988280220 A 19881205; US 1991640542 A 19910114

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 5193055	A	EN	29	6	C-I-P of application	US 198721249
					Continuation of application	US 1988280220

#### Original Titles:

**Accounting system**

Inventor: **BROWN** G T...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q**-0020/00...

**G06Q**-0020/00...

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Brown**, Gordon T...

Examiner:

Original Abstracts:

A **system** for producing **accounting** statements. A standard category code listing is developed and entered into a computer data bank. Data are entered from blank statements and check book entries...

Claims:

25/3,K/6 (Item 5 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00335263

Accounting Software for Under \$50: Pacioli 2000  
Winsten, Irwin  
CPA Journal v61 n11 PP: 28-36 Nov 1991  
ISSN: 0732-8435 JRNL CODE: CPA  
WORD COUNT: 3980 LINE COUNT: 362

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: than \$50. CPAs should know about this package, its strengths and its weaknesses: a client may have heard about it as the first go at  
<B>computerizing his or her **accounting system**.

Wow! An **accounting** package that gives you, for less than \$50, General Ledger, Accounts Receivable, Accounts Payable, Inventory Control, Billing, Purchasing, Budgeting, Auditing, and Novell network compatibility. For...

...be expanded. The software is designed to work with a Microsoft compatible mouse, although accounting programs require so much keyboard entry that I doubt if **many users** will use this option. I didn't.

Multiple Companies. The program will support multiple companies so long as the data for each company is in...for three years, with 12 periods per year. The program won't work very well if you're on 13 four-week periods, but not **many** prospective **users** need worry about this. The three years on display depend on the current computer date and cannot be changed. For example, if you start with...or C. In turn, each inventory item can be given a discount code for each of the three price types.

Sales Tax. One sales tax **code** can be assigned to each **transaction**. The software does not accumulate sales tax data.

Both balance forward and open item accounts are supported. There are two optional six-character fields called...

...salesperson or other classification. The problem with a keyed-in field such as this is that any entry error will result in missorting. (Calling up **codes** from a **file** is a safer method.)

The customer/vendor screen **displays** the credit limit and open balance. No other customer/vendor statistics are provided. The only way to display open items for customers and vendors is...GET A LOT FOR YOUR MONEY, BUT...

Well, what conclusion can be reached of this mixed bag of tricks with its complex set of account **codes**, rigid method for processing inventory **transactions** and printing business documents, severe limitations on the accumulation of sales data and complexities in modifying accounts and the related financial statements? I doubt whether this is a serious candidate for anything other than a small business operating on a single **computer**. There are too **many** limitations to make it viable for a business with complex processing requirements or large transaction volumes. The network

capability might interest a small user who...

...DESCRIPTORS: **Automated accounting systems;**

25/3,K/4 (Item 3 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00410364

Advancements in automation: The annual software review

Anonymous

Trusts & Estates v132 n6 PP: 8-52 Jun 1993

ISSN: 0041-3682 JRNL CODE: TRE

WORD COUNT: 14831 LINE COUNT: 1,348

Accounting & Tax DB\_1971-2010/Aug W4

...TEXT: any defined contribution plan. ACT II is easy to learn and use, incorporating context-intensive help, interactive dialogues and employee benefits language (instead of programming <B>codes). A

**transaction**-based global system, Act II allows exchanges across multiple families of funds, global fund-level reporting and on-line as well as batch processing. It...in trust assets. Features include performance analysis, pending trades, automatic market pricing, trust fee calculations, magnetic media reporting, customized asset reports, dividend mapping, interest accruals, **transaction** type

**codes**, cash sweep, check writing, report generators, ticklers and system security. Add-on modules include Portfolio Modeling and New Asset Valuation (NAV) Calculator. For non-profits...including extension and 709-A (short form). In addition, the preparer can produce a Client Billing statement and Transmittal letter to accompany the return.

**\* CASE/COMPUTERIZED ACCOUNTING**

**SYSTEM** FOR ESTATES & TRUSTS COMP-ACCT Fiduciary

Software Inc., 2727 Lincoln Blvd., Merrick, N.Y. 11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...package.

Features such as share accounting, time-weighting of gain/losses, and loan administration provide the flexibility to handle a wide variety of plan provisions. **Download** from payroll, and data import from ASCII **files** eliminate manual data entry and save time.

To assure compliance, the system performs ADP/ACP projections and year-end tests, as well as family aggregation...state-of-the-art, micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user**-friendliness and sophistication. **Multiple** formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...

...scale, particularly in the securities processing area. The system is built on advanced IBM IMS/DB/DC technology which provides efficient

on-line, high-volume, **multi-user** processing.

\* INVESTORS INFORMATION WORKBENCH (IIW) Financial Technologies International L.P., 1 World Trade Center, Suite 4609, New York, N.Y. 10048. Contact Dan O'Brien...

...Lake Dr., Suite 110, Memphis, TN 38135. Contact Suzan Kirkland at (800) 328-8661.

TNET is a complete standalone trust accounting system with single-or **multi-user** capabilities. Features include transaction processing, daily reports, cash management, tickler file, dividend and interest map with auto posting features, a market pricing service, trust fee check writing for both recurring and non-recurring payments, self-auditing programs, user customization of **transaction codes**, 5498, 1099-R production on IRA accounts, 1099-DIV, 1099-B and 1099-INT. Magnetic media reporting to IRS. Reports include daily cash and inventory...reports and detailed trial balance. Trust Manager I, the single user version of Trust Manager, costs \$5,995 and runs on all IBM DOS-compatible **computers**. Trust Manager II, the **multi-user** network version, costs \$8,995 and runs on Novell, IBM PC and 3COM.

25/3,K/3 (Item 2 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00466918  
Progress in programs: The annual software review  
Anonymous  
Trusts & Estates v133 n6 PP: 10-48+ Jun 1994  
ISSN: 0041-3682 JRNL CODE: TRE  
WORD COUNT: 12785 LINE COUNT: 1,162

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: more than \$500 million in trust assets. Features include automatic market pricing, trust fee calculations, magnetic media reporting, customized asset reports, dividend mapping, interest accruals, <B>transaction type **codes**, cash sweep, check writing, report generators, ticklers and system security. Add- ... reports and statements; CATS, used to import/enter transactions. Provides the facility to edit and verify transactions prior to running valuations updates; CARS, used to **display**, print, or write to a **file** reports and statements created using the Report Writer; Compliance Plus, used to perform ADP and ACP tests, determine eligibility and identify highly compensated employees.

CLRFAS...allocations and power of withdrawal accounts. The ability to prepare multiple additional copies of returns (for outside attorneys,



accountants, etc.) also is built in.

#### CASE--**COMPUTERIZED ACCOUNTING SYSTEM** FOR ESTATES & TRUSTS

COMP-ACCT Fiduciary Software, Inc., 2727 Lincoln Boulevard, Merrick, N.Y. 11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...accounting, 2. time-weighting of gains/losses, and 3. loan administration. They provide the flexibility to handle a wide variety of plan provisions. you can **download** from payroll, and data import from ASCII **files** to eliminate manual data entry and save time. To assure compliance, the system performs ADP/ACP projections and year-end tests, as well as family...

...to generate tax forms. All transactions can be edited for simple correction of errors. The Court Accounting and Tax Preparation Modules can run on single **user** DOS, OS/ 2, **multi-user** UNIX/ENIX based systems, DEC VAX/VMS, UNISYS BTOS/CTOS and Local Area Networks (**multi-user**).

#### FEDERATED INVESTORS DEFINED CONTRIBUTION MARKETING, RECORDKEEPING AND ADMINISTRATION

Federal Investors, Federated Investors Tower, Pittsburgh, PA 15222-3779. Contact Stephen P. Cronin at (800) 424-7030...

...1000.

CAS is a micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user-friendliness** and sophistication.

**Multiple** formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...2565 Horizon Lake Dr., Suite 110, Memphis, TN 38133. Contact Ed Walton at (800) 328-8661.

TrustNet is a complete, stand-alone, user-friendly, trust **accounting system** available on a PC or **Network**. Features include transaction processing, daily reports, cash management, a tickler system, dividend and interest map with auto posting features, a market pricing service, trust fee calculations/projections, multi-level password security, check writing for both recurring and non-recurring payments, self-auditing programs, user customization of **transaction codes**, tax worksheets, 5498, 1099-R production for IRA accounts, 1099-D, 1099-B, 1099-INT and magnetic media reporting to IRS. Reports include daily cash...available. The new Windows version includes specially designed database queries and reports for professional level client management and a new concept in document tracking through **user** specified variables. Provisions Plus features **various** types of model documents as an active part of expert document assembly. The complete

system includes extensive coded files of authoritative language for Wills, revocable...INTEL compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi-user** system, incorporating features such as: "As Of" reporting, SAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting...

...just a few examples. Terms of the Will, location, phone numbers, and other information (defined by you, i.e. type of document, marital status, employment **code**, etc.), is kept on **file** for easy reference. Changes in codicils, estate worth, executors, and successors are easily made. A built in tickler will insure no Will is overlooked for...fiduciaries, accountants and attorneys to automate their fiduciary income tax processing economically. SYSTEM 41 produces all major federal and many state fiduciary income tax returns. **Automated** interfaces to most major trust **accounting systems** greatly reduce data entry requirements. SYSTEM 41 is offered in several versions. Using the package version, a standard PC, and a laser printer, the trust...and Operations. It is the most widely used and installed mainframe system and is now also available on Service Bureau basis. OmniTrust ES' multi-bank, **multi-branch**, comprehensive functionality includes: **user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC interface, master trust reporting, remote client access...Systems, Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency, **on-line**, real-time investment **accounting**/portfolio management **system** for mutual, offshore, commingled and pension funds, master trust portfolios and private accounts. Users include nearly 100 mutual fund groups and more than half of...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi-location** processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.  
INVESTAR

INVESTAR

SunGard...

...800) 345-2154 or Fax: (716) 938-6155.

TEdec Fiduciary Management System:

\* uses a single entry cash and disbursements format;

\* a "smart system" that automatically **codes transactions** for 1. court inventory 2. court accounting 3. fiduciary income tax returns (IRS Form 1041) 4. estate tax returns (IRS Form 706);

\* generates date of...to offer the very best in tax software and technology. With hands on experience using all major trust accounting and tax systems, we review tax **codes** and account **transactions** year round, relieving trust departments of such responsibilities and allowing them to focus on the needs of their trust accounts and developing their businesses. The...  
...and 5).

The UST 706/709 is user friendly with "help" in every field.

The UST 706/709 System is offered at discount to EPLAN **users**. Standalone and **multi-user** licenses are available.

For additional information on this U.S. Trust Co. product, please contact Nicole S. Splitter, Assistant Vice President, at (212) 852-3564...

[insert]

## **II. Inventor Search Results from Dialog**

30/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0009252726 - Drawing available  
WPI ACC NO: 1999-180309/199915

Related WPI Acc No: 1996-201045

XRPX Acc No: N1999-132462

Financial accounting reports and statements generating method for automated  
**accounting system**

Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)

Inventor: **BROWN** G T

Patent Family (2 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
US 5875435	A	19990223	US 1994313988	A	19940928	199915 B
			US 199880497	A	19980518	
US 5875435	C1	20090609	US 1994313988	A	19940928	200939 E
			US 199880497	A	19980518	

Priority Applications (no., kind, date): US 1994313988 A 19940928; US  
199880497 A 19980518

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 5875435	A	EN	11	4	C-I-P of application	US 1994313988
US 5875435	C1	EN			C-I-P of application	US 1994313988

Financial accounting reports and statements generating method for automated  
**accounting system**

Original Titles:

Automated **accounting system**.

Inventor: **BROWN** G T

Alerting Abstract ...transferred or instruction are given for transfer,  
to complete the financial transaction. The record of each transaction and  
selected standardized codes, is transmitted to separate

**financial accounting**  
**system** during transaction. The transactions in separate  
**financial accounting**  
**system** are sorted and an accounting statement in desired  
format is generated...

...USE - For automated **accounting**  
**system**. For individuals, business, merchants, financial  
institution and other entities...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q**-0010/00...

...**G06Q**-0040/00...

...**G06Q**-0040/00

**G06Q**-0010/00...

...**G06Q**-0040/00...



CN 1220747 A 19990623 CN 1995195365 A 19950907 199943 E  
 JP 2001503886 W 20010321 WO 1995US11289 A 19950907 200122 E  
 JP 1996511783 A 19950907  
 US 20020032625 A1 20020314 US 1994313988 A 19940928 200222 E  
 US 2001975457 A 20011011  
 US 20020046058 A1 20020418 US 1994313988 A 19940928 200228 E  
 US 2001975458 A 20011011

Priority Applications (no., kind, date): US 1994313988 A 19940928; US  
 2001975457 A 20011011; US 2001975458 A 20011011

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes  
 WO 1996010235 A1 EN 24 4  
 National Designated States,Original: CA CN JP  
 Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LU  
 MC NL PT SE  
 EP 789883 A1 EN PCT Application WO 1995US11289  
 Based on OPI patent WO 1996010235  
 Regional Designated States,Original: CH DE FR GB LI  
 JP 2001503886 W JA 23 PCT Application WO 1995US11289  
 Based on OPI patent WO 1996010235  
 US 20020032625 A1 EN Continuation of application US  
 1994313988  
 US 20020046058 A1 EN Continuation of application US  
 1994313988

Automatic **accounting system** provision  
 for individual or business...

Original Titles:  
 ...AUTOMATED **ACCOUNTING SYSTEM**  
 ...

...Automated **accounting system**  
 ...

...Automated **accounting system**  
 ...

...AUTOMATED **ACCOUNTING SYSTEM**  
 Inventor: **BROWN** G T

Alerting Abstract ...The method of providing an  
**accounting system** involves  
 establishing one or more files for the individual or business, and  
 providing several data inputs to the file (20 to 26). The data inputs...

...USE/ADVANTAGE - Relates to automated **accounting**  
**systems**. Provides users with method of automating  
 accounting of all financial transactions made by user and other entities in  
 network.

Class Codes

International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
**G06Q**-0010/00...

...**G06Q-0040/00**  
**G06Q**-0010/00...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**BROWN**, Gordon T., 2045 Murdstone Road, Pittsburgh, PA  
15241, US...

...**BROWN G T**...

...**Brown, Gordon T**...

...**Brown, Gordon T**...

...**BROWN, GORDON, T., US**

Examiner:

Original Abstracts:

An automated **accounting system**

**for** an entity such as an individual or business is  
provided in which at least one file is established for the entity and  
plurality of data...

...An automated **accounting system** for  
**an entity**, such as an individual or  
business is provided in which at least one file is established for the  
entity and a plurality of data inputs...

...An automated **accounting system** for  
an entity, **such as** an individual or  
business is provided in which at least one file is established for the  
entity and a plurality of data inputs are provided...

...An automated **accounting system** for  
an entity such as **an individual** or  
business is provided in which at least one file is established for the  
entity and plurality of data inputs are provided to the file...

Claims:

The method of providing an **accounting system** involves establishing one or more files for the  
individual or business, and providing several data inputs to the file (20  
to 26). The data inputs...

...What is claimed is: **1.** A method of providing an automated  
**accounting system** for a first entity

...What is claimed is: **1.** A method of providing an automated **accounting system** for a first entity such as an individual or a business, said method comprising: establishing at least one file for said first entity; providing a plurality **of data** inputs to said file, said data inputs including electronically recorded financial transactions made between said first entity and other entities; and providing access to said

...

0006305854 - Drawing available  
WPI ACC NO: 1993-100471/199312  
XRPX Acc No: N1993-076476  
Producing customer account statement through service company - entering data from blank statements and cheque book entries into data bank in accordance with standard category code listing and printing accounting statements  
Patent Assignee: BROWN G T (BROW-I)  
Inventor: **BROWN** G T; SCHERER R H  
Patent Family (1 patents, 1 countries)

Patent		Application				
Number	Kind	Date	Number	Kind	Date	Update
US 5193055	A	19930309	US 198721249	A	19870303	199312 B
		US 1988280220	A	19881205		
		US 1991640542	A	19910114		

Patent Details						
Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 5193055	A	EN	29	6	C-I-P	of application US 198721249
1988280220						Continuation of application US

## Class Codes



International Classification (+ Attributes)  
IPC + Level Value Position Status Version  
**G06Q**-0020/00...  
**G06Q**-0020/00...

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Brown**, Gordon T...

Examiner:

Original Abstracts:

A **system** for producing **accounting** statements. A standard category code listing is developed and entered into a computer data bank. Data are entered from blank statements and check book entries...

Claims:

[Insert]

### **III. Abstract Files from Dialog**

#### **A. All Databases**

File 347:JAPIO Dec 1976-2010/May(Updated 100824)  
(c) 2010 JPO & JAPIO  
File 350:Derwent WPIX 1963-2010/UD=201055  
(c) 2010 Thomson Reuters  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.  
File 2:INSPEC 1898-2010/Aug W4  
(c) 2010 The IET  
File 35:Dissertation Abs Online 1861-2010/Jul  
(c) 2010 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2010/Sep 02  
(c) 2010 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Jun  
(c) 2010 The HW Wilson Co.  
File 474:New York Times Abs 1969-2010/Sep 02  
(c) 2010 The New York Times  
File 475:Wall Street Journal Abs 1973-2010/Sep 02  
(c) 2010 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2010/Aug W5  
(c) 2010 Info.Sources Inc. All rights res.  
File 139:EconLit 1969-2010/Jun  
(c) 2010 American Economic Association  
File 485:Accounting & Tax DB 1971-2010/Aug W4  
(c) 2010 ProQuest Info&Learning

Set    Items    Description

S1 63706 (ACCOUNTING OR FINANCIAL OR BOOKKEEPING)(3N)(SYSTEM OR SYSTEMS)  
S2 5688 S1(5N)(ELECTRONIC OR COMPUTER? OR AUTOMATE?)  
S3 3041 S1(5N)(INTERNET OR NETWORK? OR SERVER?)  
S4 694 S1(5N)(ONLINE OR ON()LINE)  
S5 4052355 COMPUTER? ? OR PERSONAL()COMPUTER? OR PC OR WORKSTATION?  
S6 141536 S5(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROUS)  
S7 90168 S5(5N)TWO  
S8 13135 S5(5N)INTERCONNECT?  
S9 19951 S5(5N)(SHARE OR SHARES OR SHARING OR SHARED)  
S10 31582 (TRANSACTION? OR STANDARD OR STANDARDI?ED OR FILE)(5N)(CODE OR CODES OR CODING?)  
S11 232451 (USER OR USERS OR AGENT OR AGENTS)(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROUS)  
S12 89397 (FILE OR FILES)(8N)(TRANSFER? OR DOWNLOAD? OR DISPLAY? OR - UPLOAD? OR SENT OR SEND OR SENDS OR SENDING OR TRANSMISS? OR - TRANSMIT? OR DISTRIBUT?)  
S13 395866 TRANSACTION OR TRANSACTIONS OR STATEMENTS OR STATEMENTS  
S14 994589 INCOME OR EXPENSE OR EXPENSES OR ASSET OR ASSETS OR LIABILITY OR LIABILITIES OR BANK()ACCOUNT? ?  
S15 72040 (S13:S14)(8N)(CREAT? OR PRODUCE? ? OR PRODUCING OR PREPARE? ? OR PREPARATION? OR PREPARING OR RECORD OR RECORDS OR RECORDING OR RECORDED)  
S16 68364 (S13:S14)(8N)(ENTER? ? OR INPUT OR DELETE OR DELETES OR DELETING OR ADJUST OR ADJUSTS OR ADJUSTMENT? ? OR ADJUSTING OR - CHANGE OR CHANGES OR CHANGING OR REVIEW OR REVIEWS OR REVIEWING)  
S17 7212 AU=(BROWN, G? OR BROWN G? OR GORDON(2N)BROWN)  
S18 8887 S2:S4  
S19 515 S18 AND (S6:S9)  
S20 20 S19 AND S10  
S21 20 RD (unique items)  
S22 132 S21 OR (STANDARDI?ED()CODE? ?)  
S23 13 S22 AND S11  
S24 6 S23 AND S12  
S25 6 RD (unique items)  
S26 19 S22 AND (S15:S16)  
S27 14 S26 NOT S25  
S28 14 RD (unique items)  
S29 12 S17 AND S1  
S30 3 S29 AND IC=G06Q

25/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0016015841 - Drawing available  
WPI ACC NO: 2006-547471/200656

Related WPI Acc No: 1998-377112; 1999-336749; 2000-116253; 2002-065737;  
2002-546458

XRPX Acc No: N2006-438803

Software distribution method of internet users, involves transmitting software over internet from software provider system, to computers for execution initiated without requiring user interaction

Patent Assignee: CRAWFORD C M (CRAW-I)

Inventor: CRAWFORD C M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 7080051	B1	20060718	US 1993145825	A	19931104	200656 B
			US 1997813612	A	19970310	
			US 1998159492	A	19980923	
			US 1999417896	A	19991014	
			US 2000644546	A	20000824	
			US 200294968	A	20020312	

Priority Applications (no., kind, date): US 1993145825 A 19931104; US 1997813612 A 19970310; US 1998159492 A 19980923; US 1999417896 A 19991014; US 2000644546 A 20000824; US 200294968 A 20020312

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7080051	B1	EN	105	27	Division of application US 1993145825

Division of application US 1997813612

Division of application US 1998159492

Continuation of application US

1999417896

Division of application US 2000644546

Division of patent US 5771354

Division of patent US 5901228

Division of patent US 6014651

Continuation of patent US 6327579

Division of patent US 6411943

Alerting Abstract ...NOVELTY - Communication is established through internet between software provider system and **multiple** geographically remotely located **computers** (50). A software is transmitted over internet from software provider system to computers for execution initiated without user interaction, after completion of transmission. The information...

...ADVANTAGE - A wide variety of on-line services are provided to **multiple** remote **computers**, by **multi-user** host. The executable code stored in host virtual **devices**, can **be** loaded **directly** **into** customer server for **execution**, without **file transfer**.

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

What is claimed is: 1. A method of distributing software to  
<B>multiple geographically remotely located Internet

**computer users**

**having** associated **computers** each

communicating **via the** Internet, said

method comprising the following steps: (a) establishing communications via  
the Internet between a software provider system and

**multiple** geographically remotely located

**computers**; (b) transmitting software over

**the** Internet from said **software**

provider system to said computers for execution, said execution being

initiated without requiring user interaction after said software

transmitting has completed; (c) communicating information to...

...one of: (i) a specified try out period; or (ii) a financial account

identifier supplied via the Internet in encrypted form to said software

provider **system.**>

25/3,K/2 (Item 1 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00538339

Practice management: Time and billing brings in the bucks

Knaster, Barry

Accounting Technology v11 n8 PP: 38-64 Sep 1995

ISSN: 0883-1866 JRNL CODE: CIA

WORD COUNT: 10651 LINE COUNT: 968

Accounting & Tax DB\_1971-2010/Aug W4

...TEXT: to get bills ready, billing usually occurred on a bi-weekly or  
monthly basis. Because of the centralized nature of timekeeping, ease of  
use and <B>multi-**user** access were not  
primary concerns when selecting a package for this type of practice  
management system. Instead, the primary focus was getting employees to  
enter...saver.

You assign each work transaction a type and primary/secondary work code,  
such as tax preparation/chargeable time, and you can further refine these

**codes.** Posted work **transactions**

comprise work in process information until billing takes place, and you can enter write-ups or write-downs to work in process information, or allow...

...you get the job done.

CPA Software Premiere Practice Management

If packages were evaluated solely on weight, Premiere Practice Management (PPM) would win hands down. **Several** workbooks help first-time **users** with setup, implementation, and report writing, and checklists provide step-by-step directions for getting started.

The PPM program sports a user-friendly, Windows-like...basic time and billing functions, offering practice management features, marketing and prospect tracking, and budgeting and scheduling. Larger firms will appreciate its ability to create **user**-defined and replacement fields, **multiple** billing formats, and custom reports. The product may be overkill for small firms with simple time and billing requirements, however. Overall, PPM is one of...

...optionally associate an employee, hourly, or per-item rate with a particular work code, which will carry to the rate assigned to work in process **transactions**. Each work **code** may also be classified as chargeable, expense, or taxable. The program uses billing codes to group together similar work codes for billing and reporting purposes...

...purposes. For example, to print invoices for computer-consulting clients only, simply create a global client characteristic called "computer" and assign specific clients to this **code**.

Work in process **transactions** are entered in three main sections: status, data entry, and work in process (hash totals). The status section displays the employee name, client, workcode, and...package stresses "information at your fingertips," and you can use its function keys to access a variety of pop-up menus from within the client **file**. For example, F6 **displays** a client's aged receivable balances, F4 opens a memo pad for tracking client discussions, and Alt-F8 displays open invoice detail, including invoice number...

...Work (service) codes are accessible under the Files menu, and you can group together related codes and use long and short descriptions. The F2 key **displays** all the work **codes** on **file**, along with staff rates, flat billing amounts, and markup percentages. A pop-up list lets you assign billable or non-billable time and expense status...

...older technology. Its menu structure is simple, yet effective; context-sensitive help is available throughout the menus.

HTB creates data sets--files containing the activity

**codes**, employees, clients, **transactions**, and general information pertaining to each group of clients--as part of the setup. HTB uses five-character activity **codes** that are assigned to **transactions** while posting and invoicing ...major groups for capturing time and billing information: clients, professionals, activities, and projects. You can create new entries for each group on-the-fly, and **several** windows let you include **user** comments and other notes.

25/3,K/3 (Item 2 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00466918  
Progress in programs: The annual software review  
Anonymous  
Trusts & Estates v133 n6 PP: 10-48+ Jun 1994  
ISSN: 0041-3682 JRNL CODE: TRE  
WORD COUNT: 12785 LINE COUNT: 1,162

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: more than \$500 million in trust assets. Features include automatic market pricing, trust fee calculations, magnetic media reporting, customized asset reports, dividend mapping, interest accruals, <B>transaction type **codes**, cash sweep, check writing, report generators, ticklers and system security. Add- ... reports and statements; CATS, used to import/enter transactions. Provides the facility to edit and verify transactions prior to running valuations updates; CARS, used to **display**, print, or write to a **file** reports and statements created using the Report Writer; Compliance Plus, used to perform ADP and ACP tests, determine eligibility and identify highly compensated employees.

CLRFAS...allocations and power of withdrawal accounts. The ability to prepare multiple additional copies of returns (for outside attorneys, accountants, etc.) also is built in.

#### CASE--**COMPUTERIZED ACCOUNTING SYSTEM** FOR ESTATES & TRUSTS

COMP-ACCT Fiduciary Software, Inc., 2727 Lincoln Boulevard, Merrick, N.Y. 11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...accounting, 2. time-weighting of gains/losses, and 3. loan administration. They provide the flexibility to handle a wide variety of plan provisions. you can **download** from payroll, and data import from ASCII **files** to eliminate manual data entry and save time. To assure compliance, the system performs ADP/ACP projections and year-end tests, as well as family...

...to generate tax forms. All transactions can be edited for simple correction of errors. The Court Accounting and Tax Preparation Modules can run on single **user** DOS, OS/ 2, **multi-user** UNIX/ENIX based systems, DEC VAX/VMS, UNISYS BTOS/CTOS and Local Area Networks (**multi-user**).

#### FEDERATED INVESTORS

#### DEFINED CONTRIBUTION MARKETING, RECORDKEEPING AND ADMINISTRATION

Federal Investors, Federated Investors Tower, Pittsburgh, PA 15222-3779.  
Contact Stephen P. Cronin at (800) 424-7030...

...1000.

CAS is a micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user**-friendliness and sophistication.

**Multiple** formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...2565 Horizon Lake Dr., Suite 110, Memphis, TN 38133. Contact Ed Walton at (800) 328-8661.

TrustNet is a complete, stand-alone, user-friendly, trust **accounting system** available on a PC or **Network**. Features include transaction processing, daily reports, cash management, a tickler system, dividend and interest map with auto posting features, a market pricing service, trust fee calculations/projections, multi-level password security, check writing for both recurring and non-recurring payments, self-auditing programs, user customization of **transaction codes**, tax worksheets, 5498, 1099-R production for IRA accounts, 1099-D, 1099-B, 1099-INT and magnetic media reporting to IRS. Reports include daily cash...available. The new Windows version includes specially designed database queries and reports for professional level client management and a new concept in document tracking through **user** specified variables. Provisions Plus features **various** types of model documents as an active part of expert document assembly. The complete system includes extensive coded files of authoritative language for Wills, revocable...INTEL compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi-user** system, incorporating features such as: "As Of" reporting, SAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting...

...just a few examples. Terms of the Will, location, phone numbers, and other information (defined by you, i.e. type of document, marital status, employment **code**, etc.), is kept on **file** for easy reference. Changes in codicils, estate worth, executors, and successors are easily made. A built in tickler will insure no Will is overlooked for...fiduciaries, accountants and attorneys to automate their fiduciary income tax processing economically. SYSTEM 41



produces all major federal and many state fiduciary income tax returns.

**Automated** interfaces to most major trust

**accounting systems** greatly reduce

data entry requirements. SYSTEM 41 is offered in several versions. Using the package version, a standard PC, and a laser printer, the trust...and Operations. It is the most widely used and installed mainframe system and is now also available on Service Bureau basis. OmniTrust ES' multi-bank, **multi-branch**, comprehensive functionality includes:

**user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC interface, master trust reporting, remote client access...Systems, Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency,

**on-line**, real-time investment

**accounting**/portfolio management

**system** for mutual, offshore, commingled and pension

funds, master trust portfolios and private accounts. Users include nearly 100 mutual fund groups and more than half of...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi-location** processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.

INVESTAR

INVESTAR

SunGard...

...800) 345-2154 or Fax: (716) 938-6155.

TEdec Fiduciary Management System:

- \* uses a single entry cash and disbursements format;

- \* a "smart system" that automatically **codes**

**transactions** for 1. court inventory 2. court accounting

3. fiduciary income tax returns (IRS Form 1041) 4. estate tax returns (IRS Form 706);

- \* generates date of...to offer the very best in tax software and technology. With hands on experience using all major trust accounting and tax systems, we review tax **codes** and account **transactions** year round, relieving trust departments of such responsibilities and allowing them to focus on the needs of their trust accounts and developing their businesses. The...  
...and 5).

The UST 706/709 is user friendly with "help" in every field.

The UST 706/709 System is offered at discount to EPLAN **users**. Standalone and **multi-user** licenses are available.

For additional information on this U.S. Trust Co. product, please contact Nicole S. Splitter, Assistant Vice President, at (212) 852-3564...

25/3,K/4 (Item 3 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***  
00410364  
Advancements in automation: The annual software review  
Anonymous  
Trusts & Estates v132 n6 PP: 8-52 Jun 1993  
ISSN: 0041-3682 JRNL CODE: TRE  
WORD COUNT: 14831 LINE COUNT: 1,348

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: any defined contribution plan. ACT II is easy to learn and use, incorporating context-intensive help, interactive dialogues and employee benefits language (instead of programming <B>codes). A **transaction**-based global system, Act II allows exchanges across multiple families of funds, global fund-level reporting and on-line as well as batch processing. It...in trust assets. Features include performance analysis, pending trades, automatic market pricing, trust fee calculations, magnetic media reporting, customized asset reports, dividend mapping, interest accruals, **transaction** type **codes**, cash sweep, check writing, report generators, ticklers and system security. Add-on modules include Portfolio Modeling and New Asset Valuation (NAV) Calculator. For non-profits...including extension and 709-A (short form). In addition, the preparer can produce a Client Billing statement and Transmittal letter to accompany the return.  
**\* CASE/COMPUTERIZED ACCOUNTING SYSTEM** FOR ESTATES & TRUSTS COMP-ACCT Fiduciary Software Inc., 2727 Lincoln Blvd., Merrick, N.Y. 11566. Contact Asher Schechter at (516) 378-2255.

CASE is a...package.

Features such as share accounting, time-weighting of gain/losses, and loan administration provide the flexibility to handle a wide variety of plan provisions. **Download** from payroll, and data import form ASCII **files** eliminate manual data entry and save time. To assure compliance, the system performs ADP/ACP projections and year-end

tests, as well as family aggregation...state-of-the-art, micro-based court accounting system for trusts and estates. CAS dramatically increases your in-house productivity with a superior blend of **user**-friendliness and sophistication. **Multiple** formats are available including 706 and 1041 support. Feature highlights include: on-screen reporting, a master security file containing more than 2,500 retrievable assets...

...scale, particularly in the securities processing area. The system is built on advanced IBM IMS/DB/DC technology which provides efficient on-line, high-volume, **multi-user** processing.

\* INVESTORS INFORMATION WORKBENCH (IIW) Financial Technologies International L.P., 1 World Trade Center, Suite 4609, New York, N.Y. 10048. Contact Dan O'Brien...

...Lake Dr., Suite 110, Memphis, TN 38135. Contact Suzan Kirkland at (800) 328-8661.

TNET is a complete standalone trust accounting system with single-or **multi-user** capabilities. Features include transaction processing, daily reports, cash management, tickler file, dividend and interest map with auto posting features, a market pricing service, trust fee check writing for both recurring and non-recurring payments, self-auditing programs, user customization of **transaction codes**, 5498, 1099-R production on IRA accounts, 1099-DIV, 1099-B and 1099-INT. Magnetic media reporting to IRS. Reports include daily cash and inventory...reports and detailed trial balance. Trust Manager I, the single user version of Trust Manager, costs \$5,995 and runs on all IBM DOS-compatible **computers**. Trust Manager II, the **multi-user** network version, costs \$8,995 and runs on Novell, IBM PC and 3COM.

\* TRUST MANAGER COURT ACCOUNTING Leland Inc., 8601 Dunwoody Place, Suite 626, Atlanta...INTEL-compatibles, incorporating a NOVELL/INTEL/MICROSOFT environment. The system operates in the user's department, with full-time support from Northern Trust. A true **multi-user** system, incorporating features such as: "As of" reporting, SMAC/trade processing, support for daily pricing, 5500 worksheet, 5 percent transaction, fee projections, P&I accounting... which allows fiduciaries to automate their tax process economically. SYSTEM41 produces all major federal fiduciary tax schedules as well as most state fiduciary tax schedules. **Automated** interfaces to most major trust **accounting systems** greatly reduce data entry requirements. SYSTEM41 is offered in two versions. SYSTEM41 can be licensed as a package to be used totally in-house. The...Administration and Operations. It is the most widely used installed mainframe system and is now also available on remote processing basis. OmniTrust ES' multi-bank, **multi-branch**, comprehensive functionality includes: **user** defined client statements, integrated tax processing, administrative and investment workstations, trade order entry, security movement and control, DTC

interface, master trust reporting, remote client access...

...Systems Inc., 11 Salt Creek Lane, Hinsdale, IL 60521. Contact David Foster at (708) 920-3100.

INVEST ONE(R) is a completely user-controlled, multicurrency, **on-line**, real time investment **accounting**/portfolio management **system** for mutual funds, commingled funds, pension funds, and insurance portfolios. Features include integrated G/L processing, capital share accounting/NAV calculation, automated pricing and custody...

...all accounts and relationships and allows for extensive management and marketing reporting capabilities. All accounting functions are automated while providing DTC links, EFT distribution channels, **PC** interface, **multi**-location processing, and menu or direct screen access. The system already meets the requirements of the Group of 30's IRO recommendations.

\* INVESTAR SunGard Shareholder...

...Systems Inc., P.O. Box 240882, Charlotte, N.C. 28224-0882. Contact Joe Brown at (704) 527-3754.

AutoTrust is a single or multi-terminal, **on-line** trust **accounting system**. Through the use of IBM personal computers and LAN networks, information concerning accounts, assets and transactions are immediately available to department personnel with on-screen...Nieman at (800) 345-2154.

The TEdec Fiduciary Accounting System is a comprehensive trust and estate management system. Using a single-entry format, TEdec automatically **codes transactions** and classifies them to the appropriate schedules for producing the court inventory, court accounting, estate and fiduciary income tax schedules and a myriad of asset ...is "user-friendly" and features on-screen "help" in every field.

The UST 706/709 System is currently being offered at a discount to EPLAN **users**. Standalone and **multi-user** licenses are available.

\* TRUST & WILL PROVISIONS PRACTICAL DRAFTING United States Trust Company of New York, 114 West 47th St., New York, N.Y. 10036. Contact...

25/3,K/5 (Item 4 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB

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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

00404407

Business software review: Shopping for software

Merryweather, Judith

Charter v64 n3 PP: 24-38 Apr 1993

JRNL CODE: ACHA

WORD COUNT: 9742 LINE COUNT: 886

Accounting & Tax DB\_1971-2010/Aug W4

...TEXT: right accounting software and systems. Computer systems are seen as a vital part of running an effective and efficient business, and with this in mind, <B>many small businesses have purchased a **computer** system and accounting software without understanding the essential characteristics of accounting systems-and the potential difficulties they can bring.

In many instances, accountants discover the...

...flexible? What are the plans for updating/maintaining the software in the future?).

\* the supplier (What is the status of the supplier's business? How **many** customers are already using the **computer** system? What are the software supplier's plans for the future?).

\* the support (What is the documentation like? What training does the supplier provide! What...competitive market.

#### PRODUCT DESCRIPTION

The main product, Ambassador, includes the following modules which can be stand-alone or integrated with other modules in either single-**user** or **multi-user** mode (LAN).

\* Accounts Receivable (Debtors) enables four statement types, balance forward or open-item accounting and comprehensive reporting. Enquiry screens access current transactions, **transaction** history, history on the stock **codes** the debtor is purchasing, outstanding sales orders, memos, special prices and delivery instructions. Cash flow with percentage of aged balances at the touch of a ...

...prints docket, calculates change, updates stock and debtor records.

\* Payroll. Standard pay details automate much of the routine work, keeps historical records, prints group certificates, **multiple** pay rates, **user**-defined parameters for Super-annuation Guarantee Charge.

\* Report Generator enables the user to expand the existing reporting facilities by combining compatible files to extract further...

...be purchased in groups or individually. All the modules have been designed to operate independently or integrated.

The modules can operate as both single and **multi-user**. Currently ARROW accounting software has the following modules: Cashbook, Debtors, Creditors, Stock, General Ledger, Payroll, Job Costing, Sales Orders, Purchase Orders, and Bill of Materials ...items marked with an asterisk are \$29j each, and the others are \$595. Payroll is also available as a stand-alone system at \$695. A **multi-user** licence and vertical packages for **several** industries are also available.

#### MINIMUM HARDWARE

286, 386, 486, etc, 640k RAM, hard disk. Colour or mono monitor, standard dotmatrix printer.

#### CHAIRMAN

Chairman Australia Pty...DESCRIPTION

Charter Business Systems develops, distributes and supports a complete range of easy-to-use, integrated and stand-alone accounting systems. Available in single and **multi-user**, Charter is installed in more than 5000 organisations throughout Australia, New Zealand, PNG and the Pacific. Data can be easily transferred between Charter and other...

...individual functions.

Modules available include the following:

#### GENERAL LEDGER

Charter's General Ledger is suitable for any organisation, regardless of size. It has a flexible, **user**-designed chart of accounts, with **multiple** companies, branches, departments and cost centres. The powerful report writer allows reporting at each level with consolidations available. Current and previous year processing is available...

...accounts

\* practice management

\* customising input data for release to multiple accounting packages.

LINKS is designed to run as a stand-alone application on MS-DOS **computers** or in a **multi-user** environment Novell network or UNIX environment.

LINKS has been developed using database files compatible with the popular

dBase format. The program utilises MICR-capable Xerox host or from an operator is automatically tracked by LINKS in a set of audit **files**. Output is formatted to be **uploaded** to host systems.

LINKS verifies incoming data against an established database of transactions, eg. all invoices or all cheques issued, and allows a single payment...

...has been designing and writing accounting software for PCs since 1980, and all software is designed and written to meet Australian accounting standards and requirements.

#### **MULTI-USER/NETWORKS ACCOUNTING**

EXOGEN Premium Level I is suitable for **multi-user**/networks accounting and consists of General Ledger, Accounts Receivable, Accounts Payable and Bank Reconciliation. Its recommended retail price is \$1875. Also available is EXOGEN Premium...

...business. They are fully-featured, strong on accounting principles, and provide the flexibility required by modern business to maintain financial control. The products are inherently **multi-user** and are supplied with the database and source code. Inclusion of the source code gives you ownership of the project and the ability to modify...

...Landmark Software Pty Ltd 33 Nott Street, Port Melbourne Vic 3207 Phone (03) 646 6900 Fax (03) 646 8605

Landmark Plus is a fully integrated, **multi-user** financial, warehouse, distribution and project costing system. Suitable for small, medium and large sized businesses, Landmark has been installed in over 30 industries, including:

- \* wholesale...
- ...up windows/list boxes
- \* built-in security
- \* multi-company
- \* full bank reconciliation
- \* multi-warehousing
- \* foreign currency to AAS20 Standard
- \* on-line help (which can be **user**-defined)
- \* menu tailoring
- \* **multiple** bank accounts

- \* commitment and cash accounting
- \* flexible and comprehensive reports and inquiries.

Landmark Plus is a date-driven system: since all transactions are held by ...financial requirements of large companies as well as the straightforward requirements of a smaller company.

#### PRODUCT SUMMARY

Premier is a highly functional, easy to use, **multi**-company, multicurrency, **multi**-location, **multi-user** system, which is totally integrated. This means, for instance, that if you sell an item from stock, the full double-entry bookkeeping is automatic, including...

...integrated solution where business packages need to share information with office systems and other databases.

Premier is integrated with the INFORMIX relational database products, bringing **several** major benefits to the **user**. The powerful INFORMIX SQL product can be utilised to interrogate the entire Premier database, giving the user a powerful report-writing and inquiry facility over...he user-friendly Apple Macintosh interface with the most powerful database available.

Written in 4th Dimension, Sapphire gives you a true client/server relationship allowing **multiple users** access to data on-screen or in printed reports, and enquiries are on-line. The program has been designed to ensure that you will not...  
...small to medium business, beginning with the single-user Small Business Accountant system (comprising Accounts Payable, Accounts Receivable and General Ledger), graduating to the modular **multi-user** LAN-based business management package.

Each program provides a separate accounting or business function and operates independently or integrates with other programs to build a complete computerised enterprise management system.

Features include pull-down menus and user modifiable on-line help and mouse support, if required. The **multi-user** version comes complete with source code to enable tailoring to be carried out for individual needs. Series 7.0 has a Pull range of 17...

...from Series 7.0 to the Professional series. Recommended retail price for Series 7.0 is \$950 for SBA and \$1S50 per module for the **multi-user** version.

PROFESSIONAL SERIES is a high performance, flexible business application aimed at the medium to large business with LAN-based systems.

Expanding on the solid...

...DESCRIPTORS: **Automated accounting**



**systems;**

25/3,K/6 (Item 5 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00335263

Accounting Software for Under \$50: Pacioli 2000

Winsten, Irwin

CPA Journal v61 n11 PP: 28-36 Nov 1991

ISSN: 0732-8435 JRNL CODE: CPA

WORD COUNT: 3980 LINE COUNT: 362

Accounting & Tax DB\_1971-2010/Aug W4

...TEXT: than \$50. CPAs should know about this package, its strengths and its weaknesses: a client may have heard about it as the first go at

<B>computerizing his or her **accounting system**.

Wow! An **accounting** package that gives you, for less than \$50, General Ledger, Accounts Receivable, Accounts Payable, Inventory Control, Billing, Purchasing, Budgeting, Auditing, and Novell network compatibility. For...

...be expanded. The software is designed to work with a Microsoft compatible mouse, although accounting programs require so much keyboard entry that I doubt if **many users** will use this option. I didn't.

Multiple Companies. The program will support multiple companies so long as the data for each company is in...for three years, with 12 periods per year. The program won't work very well if you're on 13 four-week periods, but not **many** prospective **users** need worry about this. The three years on display depend on the current computer date and cannot be changed. For example, if you start with...or C. In turn, each inventory item can be given a discount code for each of the three price types.

Sales Tax. One sales tax **code** can be assigned to each **transaction**. The software does not accumulate sales tax data.

Both balance forward and open item accounts are supported. There are two optional six-character fields called...

...salesperson or other classification. The problem with a keyed-in field such as this is that any entry error will result in missorting. (Calling up **codes** from a **file** is a safer method.)

The customer/vendor screen **displays** the credit limit and open balance. No other customer/vendor statistics are provided. The only way to display open items for customers and vendors is...GET A LOT FOR YOUR MONEY, BUT...

Well, what conclusion can be reached of this mixed bag of tricks with its complex set of account **codes**, rigid method for processing inventory **transactions** and printing business documents, severe limitations on the accumulation of sales data and complexities in modifying accounts and the related financial statements? I doubt whether this is a serious candidate for anything other than a small business operating on a single **computer**. There are too **many** limitations to make it viable for a business with complex processing requirements or large transaction volumes. The network capability might interest a small user who...

...DESCRIPTORS: **Automated accounting systems;**

28/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0013568526 - Drawing available  
WPI ACC NO: 2003-662858/200362  
XRPX Acc No: N2003-529099

Network-based transaction system has translation system that communicates item and associated payment information between seller and buyer in languages and currencies selected by seller and buyer

Patent Assignee: ALBUMCITY.COM INC (ALBU-N); SCHRANTZ J P (SCHR-I)

Inventor: SCHRANTZ J P

Patent Family (3 patents, 98 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030144922	A1	20030731	US 2002352331	P	20020128	200362 B
			US 2003351238	A	20030124	
WO 2003065272	A1	20030807	WO 2003US2519	A	20030128	200362 E
AU 2003217265	A1	20030902	AU 2003217265	A	20030128	200422 E

Priority Applications (no., kind, date): US 2002352331 P 20020128; US 2003351238 A 20030124

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

US 20030144922 A1 EN 27 12 Related to Provisional US 2002352331

WO 2003065272 A1 EN

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW

AU 2003217265 A1 EN Based on OPI patent WO 2003065272

Alerting Abstract ...ADVANTAGE - P2P or C2C commerce is efficiently facilitated by providing the buyers and sellers with the ability to **input** the **transaction** information in their own languages and currencies...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...person commerce is facilitated by providing sellers with the ability to input condition information, product attribute information, and by providing buyers with the ability to <B>input seller

**transaction** performance **rating**

information, **in** each case through a standardized structured form that **assigns coded**

designators to the information so that it can be selectively displayed to a buyer in a different language from the language in which the information...

...country, is provided. Person-to-person commerce is facilitated by providing sellers with the ability to input condition information, product attribute information, and by providing **buyers** with the ability to **input** seller **transaction** performance rating information, in each case **through** a **standardized** structured form that assigns coded designators to the information so that it can be selectively displayed to a buyer in a different language from the...

Claims:

## YOUR CASE

28/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0009252726 - Drawing available  
WPI ACC NO: 1999-180309/199915  
Related WPI Acc No: 1996-201045  
XRPX Acc No: N1999-132462  
Financial accounting reports and statements generating method for automated accounting system  
Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)  
Inventor: BROWN G T  
Patent Family (2 patents, 1 countries)  
Patent                      Application  
Number              Kind      Date      Number              Kind      Date      Update



the time when funds are transferred or instruction are given for transfer to complete the financial **transaction**;transmitting a **record** of each **transaction** and selected **standardized codes** to at least one separate financial accounting system at about the time of the transaction;sorting the **transactions** in the separate financial accounting system and **producing** an accounting statement in a desired format; andthe separate financial accounting system printing or electronically displaying the statement results.

28/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
(c) 2010 Thomson Reuters. All rights reserved.

0006262486 - Drawing available  
WPI ACC NO: 1993-054363/199307  
XRPX Acc No: N1993-041484  
Home financial transaction method for electronic payment of bills - storing identification, bill amount and user payment-credit information in terminal and transmitting to FTCS  
Patent Assignee: US ORDER (USOR-N); US ORDER INC (USOR-N)  
Inventor: GOROG W F  
Patent Family (4 patents, 13 countries)  
Patent                      Application  
Number              Kind      Date      Number              Kind      Date      Update  
EP 527639              A2      19930217      EP 1992307348      A      19920811      199307      B  
WO 1993004435      A1      19930304      WO 1991US9539      A      19911219      199311      E  
CA 2054836              A      19930215      CA 2054836              A      19911101      199318      E  
AU 199212642              A      19930316      AU 199212642              A      19911219      199328      E

Priority Applications (no., kind, date): US 1991744909      A      19910814

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
EP 527639	A2	EN	16	5		
Regional Designated States,Original: DE FR GB						
WO 1993004435	A1	EN	35	5		
National Designated States,Original: AU BB BR HU JP KR PL RO SU						
Regional Designated States,Original: OA						
CA 2054836	A	EN				
AU 199212642	A	EN			Based on OPI patent	WO 1993004435

Alerting Abstract ...The method involves inputting merchant/service provider identification information and bill amount information via a financial **transaction** terminal. The **input** unit is located remote from a banking institution or merchant/service provider. Identification and bill amount information is stored in the terminal. User payment/credit...

## Original Publication Data by Authority

### Argentina

Assignee name & address:

Original Abstracts:

...in the memory (7) of the (FTT). Once all transactions have been stored, the terminal (FTT) communicates with a financial transaction computer system (FTCS) which <B>assembles data from a **plurality** of terminals (FTT) for subsequent transmission to banks and other financial institutions for clearing house operations. Symbolic representations can be imprinted on bills or invoices or imprinted on separate data sheets which can be scanned by an optical scanning means to input the desired identification **data**.

One enhancement also calls for **transaction codes** to be **symbolically represented** and **input** by the optical **scanning** means to conduct the desired **transaction**.

...

...of the FTT. Once all transactions have been stored, the FTT communicates with a financial transaction computer system (20-24) which assembles data from a **plurality** of FTTs for subsequent transmission to banks (27) and other financial institutions (25, 26) for clearing house operations. Symbolic representations can be imprinted on bills...

...imprinted on separate data sheets which can be scanned by an optical scanning means (1) to input the desired identification data. One enhancement also calls **for** **transaction codes** to be symbolically represented and **input** by **the** **optical** scanning means (1) to conduct **the** desired **transaction**.

Claims:

...the transmitted merchant/service provided identification information, bill amount information, and user payment/credit information from a plurality of said financial transaction terminals in said **financial** transaction **computer** system to permit subsequent transmission **to** banks for **electronic** transfer of funds and crediting of accounts in a normal fashion.

28/3,K/4 (Item 1 from file: 2)  
DIALOG(R)File 2: INSPEC  
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03804816

Title: HYDRA: an interactive tool for automatic generation of FORTRAN code for hydraulic circuits

Author(s): Boire, R. 1

Affiliation(s):

1. CAE Electron. Ltd., St. Laurent, Que., Canada

Book Title: Proceedings of the 1986 Summer Computer Simulation Conference

Inclusive Page Numbers: 552-8

Publisher: SCS, San Diego, CA

Country of Publication: USA

Publication Date: 1986

Conference Title: 1986 Summer Computer Simulation Conference

Conference Date: 28-30 July 1986

Conference Location: Reno, NV, USA

Conference Sponsor: SCS

Editor(s): Crosbie, R.; Luker, P.

Number of Pages: xliii+1105

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering)

INSPEC Update Issue: 1987-004

Copyright: 1987, IEE

Abstract: ...is described. The package produces the code from an interactively created attributes file which specifies the nodes and their connections. FORTRAN labels and associated comment **statements** are **produced** from node identifiers by applying a set of internally enforced rules. The hydraulic models implemented are based on a simultaneous solution of a linearized set...

...thermal time constants (feedwater, safety injection, CVCS etc.). The advantages of HYDRA are reduced coding and documentation time, implementation of standardized and proven models and **standardized code**.

Identifiers: ...statements; node identifiers; internally enforced rules; steady state conservation of momentum equations; pressures; transport equations; fluid inertia effects; thermal time constants; feedwater; safety injection; documentation; **standardized code**

28/3,K/5 (Item 1 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*

00716592

The XML files

Hoffman, Charles; Kurt, Christopher; Koreto, Richard J  
Journal of Accountancy v187 n5 PP: 71-77 May 1999  
ISSN: 0021-8448 JRNL CODE: JAC  
WORD COUNT: 4227 LINE COUNT: 384

Accounting & Tax DB\_1971-2010/Aug W4  
TEXT: Headnote:

In the 21st century economy, XML is the way you will move information.

Imagine you could give another dimension to your tax  
<B>records, audit workpapers, payroll system, financial  
**statements**--anything CPAs work with. Imagine you could  
give each electronic record, each unit of information in your office, a  
label, or tag, that would explain...

...you're dreaming, make believe the software is free. Now stop imagining,  
because it's here. Extensible markup language (XML) may still be an  
unfamiliar **computer** language to **many**,  
but it's not science fiction and it's readily understandable by anyone who  
understands the Web. XML is in use today and is completely...

...be the information experts their companies and clients need. Today,  
financial information flows to the IRS in tax returns, and paper invoices  
flow through an **accounting system**.

XML will help **automate** these processes in one standard  
way. That is, the first time a piece of information is entered--such as when  
a new customer buys a...one software company. (By comparison, the authors  
prepared this article on a Windows 95 platform--the property of Microsoft.)  
The more companies agree to a **standard** series of  
**codes** for a given application--like accounting--the more  
powerful XML becomes. And because everyone's product is better with XML  
features, there are incentives to...next example shows, XML can help you  
easily migrate analysis information into any format you want.

XML financial reporting. The AICPA High Tech Task Force has  
**created** the first full set of XML based financial  
**statements**. See these financial statements at <http://24.5.124.5/aicpa/financials/greatplains>. (Microsoft Internet Explorer 5.0  
is required.) The benefits of XML extend...business transactions to allow  
rapid, standard adoption of the technology within the accounting  
profession. The Open Applications Group has already begun DTD development  
for business **transactions**, and the High Tech Task Force  
has **created** draft standard audit schedules. See the list  
of URLs in the sidebar ("For More on XML," page 76), which shows you where  
to get more...



28/3,K/6 (Item 2 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00663255  
Electronic account analysis at Virginia's Treasury Department  
Hopkins, William  
TMA Journal v18 n2 PP: 44-47 Mar/Apr 1998  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 2175 LINE COUNT: 198

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: to errors in favor of the Commonwealth of Virginia. Because of these errors, it is evident that there is significant value in monitoring account analysis <B>statements.  
**Standardized Codes** Because the process of manually **reviewing** each analysis statement is time consuming, the Treasury Management Association (TMA) established **standardized codes** with both corporate and bank participation. The TMA Service Codes are constantly under review for updating and expansion to include additional services and new delivery...

...service usage, services that may be grouped into a procurement, and new internal processes that may be more productive  
A company that establishes regular, electronic **reviews** of account analysis **statements** should be aware that after the initial errors are resolved, these types of errors should be uncommon. The long-term benefits derived are from the...

...with little experience. The implementation should not be an all-or-nothing proposition. It is possible for users to start with just keying in paper analysis **statements**, moving to use of **input** available from a diskette, and finally advancing to receiving electronic transmissions. Even with a mature installation, an organization may need to continue with all of these types of **input**. However, the more **statements** that can be received electronically, the more efficient the operation will be.

To realize the full benefits of account analysis statements, companies should require their...information. Ad hoc reporting by line of service will provide invaluable information on the activities of an organization. Summary Account analysis statements are complex billing **statements** that require the allocation of resources for **review**. In addition to the billing information, an analysis statement provides valuable information regarding the banking activities of an organization. The resources required to **review** these **statements** for accuracy, as well as the compilation of business information, can be greatly simplified through the use of electronic account analysis software and the TMA...

28/3,K/7 (Item 3 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00568525

IRS seeks out computer access  
Kafka, Gerald; Gander, Fred  
International Tax Review v7 n3 PP: 27-30 Mar 1996  
ISSN: 0958-7594 JRNL CODE: ITR  
WORD COUNT: 3513 LINE COUNT: 319

Accounting & Tax DB\_1971-2010/Aug W4

...ABSTRACT: are discussed. Sections 6038A and 6038C require certain foreign-owned corporations, and foreign corporations engaged in US business to maintain and furnish to the IRS <B>records needed to determine the correct US tax **liability**, and to act as an agent to receive any IRS summonses for books and records of certain related foreign parties. Section 982 provides the IRS...

...TEXT: 1986 as amended (the Code) require certain foreign-owned corporations, and foreign corporations engaged in US business, respectively, to maintain and furnish to the IRS **records** needed to determine the correct US tax **liability**, and to act as an agent to receive any IRS summonses for books and records of certain related foreign parties. Together, these sections provide the...

...to manipulation as a tax avoidance technique in the international context. Code section 482 generally governs transfer pricing and applies the international arm's-length **standard**.

**Code** section 6662(e) imposes a substantial valuation misstatement penalty for net section 482 transfer pricing adjustments.

The 1993 amendments to section 6662(e) direct that...IRS Examination Division, primarily in large case examinations.

Experienced revenue agents known as computer audit specialists or CASs are assigned to:

- \* provide analysis of complex **computerized accounting systems**;

- \* determine effective methods of obtaining the audit data required by the examination team;

- \* provide computer analysis of large volumes of data;

\* design computer applications to additional burdens would be incurred to comply with the summons.

**Many computer** records, unlike physical documentation, lend themselves to manipulation and adjustment to reflect alternative scenarios or planning options (eg spreadsheet analyses). To the extent that such...

28/3,K/8 (Item 4 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00543640  
Automate account analysis: The benefits of combining 822s and revised TMA codes  
Dean, J Gary  
Corporate Cashflow v16 n11 PP: 33-36 Nov 1995  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 2097 LINE COUNT: 191

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: Revised TMA codes

EDI transmission is only half of the solution. The other vital source of standardization-defining bank services in standard ways and using <B>standardized **codes** to identify them--has arrived with the revised TMA codes. With these new codes (an expanded, more flexible version of an earlier TMA attempt to...

...process, but we wanted to maintain a high level of control over banking costs." With this EDI system, the time-consuming but necessary task of **reviewing** numerous analysis **statements** to track contract pricing, reasonable volumes and expected services was automated. Now we scrutinize only the exceptions," she notes.

One of the most powerful benefits...

...EDI system, we tracked our banking costs at an account level only," Ms. Servose explains. Any service cost analysis we did required an analyst to **prepare** detailed spreadsheets from the paper **statements**. Now, our EDI system can provide the cost comparisons and more in just minutes. We have up-to-date bank service information at our fingertips...

28/3,K/9 (Item 5 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00533979  
Macola Software Progression Series  
Blackwell, Pamela G  
Accounting Technology v11 n7 PP: 17-22 Aug 1995  
ISSN: 0883-1866 JRNL CODE: CIA  
WORD COUNT: 2676 LINE COUNT: 243

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: module is priced at \$895 for a single user and \$1,295 for multiple users. The ERS Report Writer module costs \$2,495 and includes <B>standard report scripts. The Bar **Coding** module is priced from \$1,295 to \$4,685, depending upon your inventory requirements. The EDI module is priced from \$2,000 to \$4,000...

...through its bulletin board service. Macola Value-Added Resellers may also offer support.

Macola manufactures

Macola's manufacturing software differentiates the vendor's offering from **many** other popular **PC** accounting products in its price range. It's designed for multiple operating environments (DOS, LANs, UNIX, OS/2, and Windows) and offers three specific solutions...

...five costing methods, serial and lot tracking, and multi-location processing. Cycle counting is also included, with the ability to print count worksheets based on **codes** assigned in the item master **file**.

Kit processing allows individually stocked items to be sold as a functional group. Inventory is relieved for all components that make up a unit.

Another...excessive number of open files (500+) in NetWare in order to print the reports. You need to be aware of this configuration issue before making **changes** to the system.

Progression's consolidated financial **statements** can work only with companies that have the same year end. For example, when one company has a year end of March 31 and two...

DESCRIPTORS: **Automated accounting systems;**

28/3,K/10 (Item 6 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00531289  
Just wired about software  
Chapman, Christy  
Internal Auditor v52 n4 PP: 24-36 Aug 1995  
ISSN: 0020-5745 JRNL CODE: IAU  
WORD COUNT: 7303 LINE COUNT: 664

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: have not been used in three years for possible sharing between cement plants. Although not yet established, we expect that each plant will add a <B>standardized **code** for each warehouse part, and reports will be run for the entire company based on these codes. Such reports will facilitate the sharing of parts...In the MIS area, this software helps us ensure that the information in our systems is valid and correct and appropriately ties to our financial **statements**. We also use it to validate program **changes**. We know the expected results, so we simulate the program change through IDEA and test the results.

Another bonus is that file conversion testing can...

28/3,K/11 (Item 7 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00503909  
A shopper's guide to accounting software  
Courtney, Harley M; Flippen, Cheryl L  
Journal of Accountancy v179 n2 PP: 37-39+ Feb 1995  
ISSN: 0021-8448 JRNL CODE: JAC  
WORD COUNT: 8725 LINE COUNT: 793

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: a ledger--and select the characteristics from a long menu of options that will create a ledger printout.

A few packages lack even that; they **produce** a report that only lists **transactions** in account-number order with no beginning or ending balances. Others have transactions for the period and ending balances; to obtain the beginning balance the...safe place. But providing access control for computerized books takes some planning. The conventional way is to use password access controls to limit access to **various** accounting functions. However, while some **personal computer** password systems are nearly useless, others are relatively effective.

There are two types of systems built into accounting software: task passwords and user passwords. Task...

...90 and Open Systems have such high-level security (column E).

Data access controls also are a concern, especially when files are stored in American **Standard Code** for Information Interchange (ASCII) format, which makes the data easily readable by anyone. On the plus side, ASCII formatting makes it easy to export data...modules. As indicated in exhibit 9 (column G), six of the 15 packages include a generalized report writer.

#### GENERAL LEDGER REPORTING

All of the packages **produce** acceptable balance sheets and **income statements**, although clients may wish some modification. All also include either a generalized report writer or a general ledger report writer, permitting the design and modification...

...DESCRIPTORS: **Automated accounting systems**;

28/3,K/12 (Item 8 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00490828  
Expend TMA codes, electronic delivery boost bank analysis  
Elgin, Peggie R  
Corporate Cashflow v15 n12 PP: 6-12 Nov 1994  
ISSN: 1040-0311 JRNL CODE: CFL  
WORD COUNT: 953 LINE COUNT: 87

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: item, and we were able to pursue it."

Although the codes can be used both in paper and electronic account

analysis statements, the combination of <B>standardized **codes** and electronic transmission has produced substantial savings for communications giant AT&T, New York.

"We have spotted \$7 million in bank errors since beginning account...

...and unregulated subsidiaries required separate cash pools, leading to extensive banking networks for each of our subsidiaries." he notes. "In 1986 the paper account analysis **statements** from all our accounts **created** a tremendous volume."

Manual checking was too time-consuming, he explains, so AT&T developed its own database program designed to check the statements for...

28/3,K/13 (Item 9 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00416582  
Data conversion for the public practice  
Arto, Tony  
Australian Accountant v63 n6 PP: 33-34 Jul 1993  
ISSN: 0004-8631 JRNL CODE: AAA  
WORD COUNT: 1023 LINE COUNT: 93

Accounting & Tax DB\_1971-2010/Aug W4  
...TEXT: of any use to the accountant in public practice, it must be on his computer system. Ideally, accountants and their clients would use the same <B>computer program and therefore **share** data. Or they could use different programs which accept the same data.

In the absence of true compatibility between the two systems, the client's ...

...it is obvious that to key it in again is a waste of time. More advanced conversion processes are needed to avoid the tedium and **expense** of manual **input** and to increase the efficiency and effectiveness of the accounting practice.

Advanced conversion processes take **two** forms: digital (**computer to computer**) and optical (document to computer).

#### DIGITAL CONVERSION

A handful of computer programs allow clients to automatically modify a file of data and commit it to...

...of transaction data which can be converted into the required format by a bureau service.

In other words, some computers can 'print' a list of **transactions** to disk instead of the printer. This **creates** an ASCII text file which is convertible to a large number of formats including RT-8G, Solution 6, Cee Data, CCH, Excel and various spreadsheet...

...only through specialised computer bureaus.

The use of optical character recognition (OCR) software is the first step in the conversion process. The client's bank **statements**, the main source of data **input** for the accountant, are scanned to create a 'picture'. The OCR program converts the picture into ASCII text which is more readily discerned by a...  
...most common approach to electronic data processing by public practitioners is to code bank statements and have the coded statements posted to the computer as **transaction** data. Practitioners vary the amount of data they **input**: from cheque numbers and payee details to the mere statement page number as a cross-reference to the source.

By optically converting bank statement data...

...bank statements which are photocopied through lined A3-sized sheet overlays. Transaction particulars such as payee details are transcribed by the client. The accountant renders **codes** for each **transaction** sheet and submits the entire sheet for data processing. By adopting the same principle, using typewritten line-by-line descriptions, this data can be optically...

...DESCRIPTORS: **Automated accounting systems**;

28/3,K/14 (Item 10 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\*  
00402144  
Letters of credit  
Evans, Hugh  
Credit Control v14 n3 PP: 11-15 1993  
ISSN: 0143-5329 JRNL CODE: CRT  
WORD COUNT: 1342 LINE COUNT: 122

Accounting & Tax DB\_1971-2010/Aug W4



...TEXT: is satisfied about the buyer's creditworthiness and often only with a counter-indemnity from its customer.

Most letters of credit are subject to a <B>standardized **code** of practice, the Uniform Customs and Practice for documentary credits (UCP), which was formulated in 1933 and is updated from time to time. The UCP...into any agreement. A purchaser would be well-advised, when dealing with a company for the first time, to check its reputation and previous track **record**.

In international **transactions** it is always worth considering obtaining protection against any loss owing to fluctuations in foreign exchange rates, while the transaction is ongoing. This can be...

30/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0009252726 - Drawing available  
WPI ACC NO: 1999-180309/199915  
Related WPI Acc No: 1996-201045  
XRPX Acc No: N1999-132462  
Financial accounting reports and statements generating method for automated

**accounting system**

Patent Assignee: BROWN G T (BROW-I); NOAH SYSTEMS INC (NOAH-N)

Inventor: **BROWN** G T

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5875435	A	19990223	US 1994313988	A	19940928	199915 B
			US 199880497	A	19980518	
US 5875435	C1	20090609	US 1994313988	A	19940928	200939 E
			US 199880497	A	19980518	

Priority Applications (no., kind, date): US 1994313988 A 19940928; US 199880497 A 19980518

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 5875435	A	EN	11	4	C-I-P of application	US 1994313988
US 5875435	C1	EN			C-I-P of application	US 1994313988

Financial accounting reports and statements generating method for automated **accounting system**

Original Titles:

Automated **accounting system**.

Inventor: **BROWN** G T

Alerting Abstract ...transferred or instruction are given for transfer, to complete the financial transaction. The record of each transaction and selected standardized codes, is transmitted to separate

**financial accounting**

**system** during transaction. The transactions in separate

**financial accounting**

**system** are sorted and an accounting statement in desired format is generated...

...USE - For automated **accounting**

**system**. For individuals, business, merchants, financial institution and other entities...

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q**-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**

**G06Q**-0010/00...

...**G06Q-0040/00**...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Brown**, Gordon T...

...**BROWN G T**

Examiner:

Original Abstracts:

An automated **accounting system** for an entity, such as an individual or business, is provided in which at least one file is established for the entity and a plurality...

Claims:

...instruction are given for transfer to complete the financial transaction;transmitting a record of each transaction and selected standardized codes to at least one separate **financial**

**accounting system** at about the time

of the transaction;sorting the transactions in the separate

**financial accounting**

**system** and producing an **accounting**

statement in a desired format; andthe separate **financial**

**accounting system** printing or

electronically displaying the statement results.

30/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0007584806 - Drawing available  
WPI ACC NO: 1996-201045/199620  
Related WPI Acc No: 1999-180309  
XRPX Acc No: N1996-168662

Automatic **accounting system** provision

for individual or business - establishing one or more files for individual  
or business and providing several data inputs to file, with access for  
agents to perform one or more activities on file or files

Patent Assignee: BROWN G T (BROW-I)

Inventor: **BROWN** G T

Patent Family (6 patents, 21 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1996010235	A1	19960404	WO 1995US11289	A	19950907	199620 B
EP 789883	A1	19970820	EP 1995931726	A	19950907	199738 E
			WO 1995US11289	A	19950907	
CN 1220747	A	19990623	CN 1995195365	A	19950907	199943 E
JP 2001503886	W	20010321	WO 1995US11289	A	19950907	200122 E
			JP 1996511783	A	19950907	
US 20020032625	A1	20020314	US 1994313988	A	19940928	200222 E
			US 2001975457	A	20011011	
US 20020046058	A1	20020418	US 1994313988	A	19940928	200228 E
			US 2001975458	A	20011011	

Priority Applications (no., kind, date): US 1994313988 A 19940928; US  
2001975457 A 20011011; US 2001975458 A 20011011

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
WO 1996010235	A1	EN	24	4		
National Designated States,Original: CA CN JP						
Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE						
EP 789883	A1	EN			PCT Application	WO 1995US11289
					Based on OPI patent	WO 1996010235
Regional Designated States,Original: CH DE FR GB LI						
JP 2001503886	W	JA	23		PCT Application	WO 1995US11289
					Based on OPI patent	WO 1996010235
US 20020032625	A1	EN			Continuation of application	US 1994313988
US 20020046058	A1	EN			Continuation of application	US 1994313988

Automatic **accounting system** provision  
for individual or business...

Original Titles:

...AUTOMATED **ACCOUNTING SYSTEM**

...

...Automated **accounting system**

...

...Automated **accounting system**

...

...AUTOMATED **ACCOUNTING SYSTEM**

Inventor: **BROWN G T**

Alerting Abstract ...The method of providing an **accounting system** involves establishing one or more files for the individual or business, and providing several data inputs to the file (20 to 26). The data inputs...

...USE/ADVANTAGE - Relates to automated **accounting systems**. Provides users with method of automating accounting of all financial transactions made by user and other entities in network.

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q**-0010/00...

...**G06Q-0040/00**

**G06Q**-0010/00...

...**G06Q-0040/00**

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**BROWN**, Gordon T., 2045 Murdstone Road, Pittsburgh, PA  
15241, US...

...**BROWN G T**...

...**Brown, Gordon T**...

...**Brown, Gordon T**...

...**BROWN, GORDON, T., US**

Examiner:

Original Abstracts:

An automated **accounting system** **for** an entity such as an individual or business is provided in which at least one file is established for the entity and plurality of data...

...An automated **accounting system** for

**an entity**, such as an individual or business is provided in which at least one file is established for the entity and a plurality of data inputs...

...An automated **accounting system** for an entity, **such as** an individual or business is provided in which at least one file is established for the entity and a plurality of data inputs are provided...

...An automated **accounting system** for an entity such as **an individual** or business is provided in which at least one file is established for the entity and plurality of data inputs are provided to the file...

Claims:

The method of providing an **accounting system** involves establishing one or more files for the individual or business, and providing several data inputs to the file (20 to 26). The data inputs...

...What is claimed is: **1.** A method of providing an automated **accounting system** for a first entity such as an **individual or** a business, said method comprising: establishing at least one file for said first entity; providing a plurality of data inputs to said file, said data...

...What is claimed is: **1.** A method of providing an automated **accounting system** for a first entity such as an individual or a business, said method comprising: establishing at least one file for said first entity; providing a plurality **of data** inputs to said file, said data inputs including electronically recorded financial transactions made between said first entity and other entities; and providing access to said ...

30/3,K/3 (Item 3 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0006305854 - Drawing available  
WPI ACC NO: 1993-100471/199312  
XRPX Acc No: N1993-076476  
Producing customer account statement through service company - entering data from blank statements and cheque book entries into data bank in accordance with standard category code listing and printing accounting statements  
Patent Assignee: BROWN G T (BROW-I)  
Inventor: **BROWN** G T; SCHERER R H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5193055	A	19930309	US 198721249	A	19870303	199312 B
			US 1988280220	A	19881205	
			US 1991640542	A	19910114	

Priority Applications (no., kind, date): US 198721249 A 19870303; US 1988280220 A 19881205; US 1991640542 A 19910114

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5193055	A	EN	29	6	C-I-P of application US 198721249
					Continuation of application US 1988280220

Original Titles:

**Accounting system**

Inventor: **BROWN** G T...

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

**G06Q**-0020/00...

**G06Q**-0020/00...

#### Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

**Brown**, Gordon T...

Examiner:

Original Abstracts:

A **system** for producing **accounting** statements. A standard category code listing is developed and entered into a computer data bank. Data are entered from blank statements and check book entries...

Claims:

## **IV. Fulltext Files from Dialog**

### **A. Fulltext Databases**

File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Aug W3  
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

File 485:Accounting & Tax DB 1971-2010/Aug W4  
(c) 2010 ProQuest Info&Learning

File 324:GERMAN PATENTS FULLTEXT 1967-201033  
(c) 2010 UNIVENTIO/THOMSON

File 325:Chinese Patents Fulltext 1985-20100721  
(c) 2010. SciPat Benelux NV.

File 348:EUROPEAN PATENTS 1978-201034  
(c) 2010 European Patent Office

File 349:PCT FULLTEXT 1979-2010/UB=20100826|UT=20100819  
(c) 2010 WIPO/Thomson

File 9:Business & Industry(R) Jul/1994-2010/Sep 01  
(c) 2010 Gale/Cengage

File 16:Gale Group PROMT(R) 1990-2010/Sep 01  
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Aug 31  
(c) 2010 Dialog

File 15:ABI/Inform(R) 1971-2010/Sep 01  
(c) 2010 ProQuest Info&Learning

File 148:Gale Group Trade & Industry DB 1976-2010/Sep 01  
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2010/Jul 22  
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Sep 02  
(c) 2010 Business Wire.

File 613:PR Newswire 1999-2010/Sep 02  
(c) 2010 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Jul 13  
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 02  
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Sep 02  
(c) 2010 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2010/Aug 29  
(c) 2010 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	769848	(ACCOUNTING OR FINANCIAL OR BOOKKEEPING)(3N)(SYSTEM OR SYSTEMS)
S2	28455	S1(5N)(ELECTRONIC OR COMPUTERI? OR AUTOMATE?)
S3	22598	S1(5N)(INTERNET OR NETWORK? OR SERVER?)
S4	8496	S1(5N)(ONLINE OR ON()LINE)
S5	17807725	COMPUTER? ? OR PERSONAL()COMPUTER? OR PC OR WORKSTATION?
S6	681914	S5(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROUS)
S7	313530	S5(5N)TWO
S8	37901	S5(5N)INTERCONNECT?
S9	167227	S5(5N)(SHARE OR SHARES OR SHARING OR SHARED)
S10	183497	(TRANSACTION? OR STANDARD OR STANDARDI?ED OR FILE)(5N)(CODE OR CODES OR CODING?)
S11	1383440	(USER OR USERS OR AGENT OR AGENTS)(5N)(MULTIPLE OR MULTI OR MULTIPL? OR MANY OR SEVERAL OR PLURAL? OR VARIOUS OR NUMEROUS)
S12	720363	(FILE OR FILES)(8N)(TRANSFER? OR DOWNLOAD? OR DISPLAY? OR - UPLOAD? OR SENT OR SEND OR SENDS OR SENDING OR TRANSMISS? OR - TRANSMIT? OR DISTRIBUT?)
S13	14868381	TRANSACTION OR TRANSACTIONS OR STATEMENTS OR STATEMENTS
S14	22717267	INCOME OR EXPENSE OR EXPENSES OR ASSET OR ASSETS OR LIABILITY OR LIABILITIES OR BANK()ACCOUNT? ?
S15	3424778	(S13:S14)(8N)(CREAT? OR PRODUCE? ? OR PRODUCING OR PREPARE? ? OR PREPARATION? OR PREPARING OR RECORD OR RECORDS OR RECORDING OR RECORDED)
S17	28455	S1(5N)(ELECTRONIC OR COMPUTERI? OR AUTOMATE?)
S18	56703	S2:S4
S19	512	S18(S)(S6:S9)
S20	82	S19(S)(S10:S12)
S21	67	S20(S)(S15:S16)
S22	65	RD (unique items)
S23	17	S22 AND IC=G06Q
S24	4378	AU=(BROWN, G? OR BROWN G? OR GORDON(2N)BROWN)
S25	0	S24(S)S1

23/3,K/1 (Item 1 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0003431329  
SciPat Acc No: CN101553838A Drawing Available:

Methods and systems for financial transactions in a mobile environment

Patent Assignee (name, country): FIRETHORN HOLDINGS LLC, US  
Inventor (name, country): DEREK PORTER WARREN, US; LEE RACKLEY BRADY, US;  
LEIGHTON COCHRAN KYLE, US; MICHAEL RICKMAN GREGORY, US

Patent Publications:  
Patent Number Kind Date Applic Number Kind Date



Main Patent:

CN 101553838 A 20091007 CN 200680055242 A 20060706

PCT Patent:

WO 2008005018 A2 20080110 WO 2006US26399 A 20060706

Priority:

WO 2006US26399 W 20060706

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

**G06Q**-0020/00...

...**G06Q**-0040/00

**G06Q**-0020/00...

...**G06Q**-0040/00

Detailed Description:

...which is 155 to paying account of the pm and payment interface of the entity 180. Mfts the computer system through various types of computer

**network** is connected to the **financial**

the computer **system** said computer

**network** such as frame safe special path 160 local area

network lan wide area network wlan and known internet 120. Wireless or mobile device mobile client interfaces 152 providing the user mobile device

15 and the connecting. Mfts a **computer** system having a

**plurality** of interface is used for passing through each

wireless telecommunication service provider and the user mobile device

communication said wireless telecommunication service provider this

invention...is suitable for each individual financial service mechanism.

The interface is usually implemented as a real time in network service

interface or batch mode the **file**

**transmission** protocol it is determined by the parameter

with the partner financial service provider the capability and requirement

of. Can be directly from fsp obtain specific...

...claims a user when the invention claims a commodity or service entity to the account to pay the ability of the chance and if the

**file** description. Picture 2 in the

**display** the special of financial service provider fsp

175 their representation mfts 18 the invention claims a special account the

purpose of combined exchange of the...moving device of the interaction of establishing data record moving device and mfts the communication between

18 and 18 mfts with each other method and **system** such as

**financial** institution account entity as payment of an

object for several people and the communication between. At this aspect it is a graphic according to the...

23/3,K/2 (Item 2 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
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0002804280  
SciPat Acc No: CN101273378A Drawing Available:

Method and system for performing two factor mutual authentication

Patent Assignee (name, country): VISA INT SERVICE ASS, US  
Inventor (name, country): CHRISTIAN AABYE, US; DOUGLAS FISHER, US; TIMOTHY LEE, US

Patent Publications:

Patent Number Kind Date Applic Number Kind Date

Main Patent:

CN 101273378 A 20080924 CN 200680035600 A 20060808

PCT Patent:

WO 2007021658 A2 20070222 WO 2006US30782 A 20060808

Priority:

US 2005155405 A 20050811

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

**G06Q**-0040/00...

**G06Q**-0040/00...

Detailed Description:

...loudspeaker. Can then be through the communication network account number and the first verification code to the other is the single input 220 to the **financial** institution **system**.

In an embodiment communication **network** can be internet internal network and / or similar to the network. In an embodiment of the transmission can be controlled by safe network connected to. The alternative embodiment transmission can be controlled by a non-secure **network** connected to. Then the **financial** machine of **system** from the user that patrick receives the first verification code and in the finance organization system independently the generated verify code comparing 225. The independent can generate authentication code of the **financial** institution **system** can be

used to basically similar to the protocol to generate for user of authentication code. Such as **financial** institution **system** may be based on such as identifier judging is used for generating a time the verifying code algorithm. Or can be used by user and **financial** organ **system** of advance is the same algorithm negotiating. In an embodiment through the received the first verification code with the current time of the frame of

...

...make the financial institution can verify that 225 receives the first verification code. If the user that is received verifying code is not verified the **financial** institution **system** it can prohibit the financial machine of the station point 4 street access 230. If the user that is received verifying code is verified the...

...not used. If so as to ensure the personal information is correct the user can input 255 code so as to the position of the **financial** machine of the **system** of the user account to visit. Code can be transmitted to the **financial** institution **system**.

**Financial** mechanism **system** is capable of judging 260 codes are not effectively. If the password effectively the user is allowed to the financial machine of the 265 system to visit. Although the reference of **financial** institution **system** to carry out description but the field of technical personnel to understand the upper surface of the description also suitable for any other type of...calculating a time code validation. The substitution implement example can be based on the front of the trading card carried out successfully finish of the **transaction** amount of calculation verification **code**. In the specification range can be used in other calculating one of the verifying code the method in the field of technology of workers to...

...405 may include such as it has realized it is used to calculate the verifying code arithmetic processor of the trading card. Calculate the authentication **code** may be specific **transaction** special. In an embodiment the first verification code generator 405 may be based on such as time stamp and / or account information of dynamically generating...

23/3,K/3 (Item 3 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0002711775  
SciPat Acc No: CN101223507A Drawing Available:

Data processing network

Patent Assignee (name, country): CORPORATE MODELLING HOLDINGS P, GB  
Inventor (name, country): GRAHAM TWADDLE, GB

Patent Publications:

Patent Number Kind Date    Applic Number Kind Date

Main Patent:

CN 101223507    A    20080716 CN 200680026109    A    20060522

PCT Patent:

WO 2006123177    A1 20061123 WO 2006GB1879    A    20060522

Priority:

GB 200510327    A    20050520

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC    Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

...**G06Q-0040/00**

...**G06Q-0040/00**

Detailed Description:

...ratio of the other can be mass it is comprised of more data. For example in a list of user needed to be processed the **financial system** of **network** controller the data is divided into several batches of the plurality of mass may ...through the signal to monitoring the state of the processing. Through it includes a monitoring and distributing data to the network is set in the **computer** network controller the **two** provided by the embodiment of method can make the data to high efficiency in the way of the processed. Can understand the invention can make... frequency of the needed every a long time is finished once which may be every day or every week and so on each month. Then **user** can defined with **many** least 15 or terminal of the grid which is used for processing. So it can be more processing the subsequent steps of list it is...

23/3,K/4    (Item 4 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0002569068

SciPat Acc No: CN201037992Y    Drawing Available:

Optical memory read-write equipment and its uses in computerization

Patent Assignee (name, country): GANG ZHOU, CN  
Inventor (name, country): GANG ZHOU, CN

Patent Publications:

Patent Number Kind Date Applic Number Kind Date

Main Patent:

CN 201037992 Y 20080319 CN 200720010596 U 20070214

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

...**G06Q-0030/00**

...**G06Q-0030/00**

Detailed Description:

...follows the ratepaying people in the real the increase of tax creates the chance of these is a small scale ratepaying human body comprises a **plurality of user** in the determined as a common ratepaying people which offers condition it thoroughly changes the small scale ratepaying people according to the quota collecting mode... is decreased and the taxation. The invention is to use with optical memory the invention claims a ticket the tax authorities and of the enterprise **accounting calculation system** is connected to it solves the problem that people want to solve the problem that always not only can obtain the function of the tax authorities of the enterprise reporting data with the enterprise **accounting** data a **system** the technical problem of. Of this invention to compare content comprises: Invoice the sequence number of the digital track # ticket date pin two sides of...

23/3,K/5 (Item 5 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0002053323

SciPat Acc No: CN1900943A

Systems and methods for secure transaction management and electronic rights protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US  
Inventor (name, country): GINTER KARL L SHEAR VICTOR H S, US

Patent Publications:

Patent Number Kind Date    Applic Number Kind Date

Main Patent:

CN 1900943      A 20070124 CN 200610101824 A 19960213

Priority:

US 1995388107    A 19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS

International Patent Classification:

IPC    Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

...**G06Q-0030/00**...

...**G06Q-0040/00**...

...**G06Q-0020/00**...

...**G06Q-0010/00**...

...**G06Q-0050/00**

**G06Q-0030/00**...

...**G06Q-0010/00**...

...**G06Q-0020/00**...

...**G06Q-0050/00**...

...**G06Q-0040/00**

Detailed Description:

...the control information and mechanism. Such as office room 210 can be in the office

Each user and sub-group set a maximum using a **computer**

or only allows the appointed \*

Member and small groups of access a specific information.

In figure 1 the invention claims information transmission service 216

information...so on and the. Vde in the 100

Interactive control mechanism the representing a distributed in the environment the system and method agreement surface has

**many** use.

Ros 602 is retracted. Ros 602 control structure and in the core of many parts are not

To the new coding it can be...

...many condition

When the event the process of structures can be in the machine and host computer platform is to transfer the with the single

**Computer** each inner part cooperates with the processor

is performed between sending a sample and it is easy to be. With different using

The level and...of database management program the invention claims a

Directly sending a service request can be provided with some relative displaying information such as budget in **financial**

Of the residual amount of the request. Authentication management of secure communication supervisor and security data base

Management program example if the actually used for...

23/3,K/6 (Item 6 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0001614126  
SciPat Acc No: CN1664828A Drawing Available:

Mobile electronic commerce system

Patent Assignee (name, country): MATSUSHITA ELECTRIC IND CO LTD, JP

Inventor (name, country): TAKAYAMA HISASHI, JP

Patent Publications:

Patent Number Kind Date Applic Number Kind Date

Main Patent:

CN 1664828 A 20050907 CN 200510004043 A 19980813

Priority:

JP 1997230564 A 19970813

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:

IPC Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):

**G06Q**-0030/00...

...**G06Q-0020/00**

**G06Q**-0030/00...

...**G06Q-0020/00**

Detailed Description:

...providing device from the valuable card issuing device receives the invention claims a switch on the upstream of the valuable card number of To the **accounting** device is set between the processing of the valuable card and the purchase of accompanying calculated by the

wireless  
Line communication the electronic program of...

23/3,K/7 (Item 7 from file: 325)  
DIALOG(R)File 325: Chinese Patents Fulltext  
(c) 2010. SciPat Benelux NV. All rights reserved.

0000496087  
SciPat Acc No: CN1183841A Drawing Available:

System and method for secure transaction management and electronic rights  
protection

Patent Assignee (name, country): INTERTRUST TECH CORP, US  
Inventor (name, country): GINTER K L, US; SHEAR V H, US; SPAHN F J, US

Patent Publications:  
Patent Number Kind Date Applic Number Kind Date  
Main Patent:  
CN 1183841 A 19980603 CN 1996193245 A 19960213  
Priority:  
US 1995810795 A 19950213

Record Type (Availability): ABSTRACT SPECIFICATION CLAIMS IMAGE

International Patent Classification:  
IPC Level Scope Position Status Version Date Action Date Source Office

International Patent Classification (Version 8):  
...**G06Q-0020/00**...

...**G06Q-0030/00**...

...**G06Q-0010/00**...

...**G06Q-0050/00**...

...**G06Q-0040/00**  
**G06Q-0020/00**...

...**G06Q-0030/00**...

...**G06Q-0050/00**...

...**G06Q-0010/00**...



...G06Q-0040/00

Detailed Description:

...from the result of modification. Of this invention said  
Support for vde control information and vde managing the information  
content that the flow of a **plurality** of paths  
Branch the function of memory permits the sample of the electronic business  
market the electronic market supporting dispersion  
The competitive service buddy relationship...a svc ioctl long service id id  
int long subservice  
Byte buffer command \*  
Ioctl function to rsi the invention claims a of the control interface.  
**User** service id parameter

23/3,K/8 (Item 1 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
(c) 2010 European Patent Office. All rights reserved.

02560809

Methods and systems for distribution of a mobile wallet for a mobile device  
Verfahren und Systeme zur Verteilung einer mobilen Geldbörse für ein  
mobiles Gerät

Procedes et systemes de distribution d'un portefeuille mobile pour un  
dispositif mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)  
Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3SLSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980988 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103102 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP

G07F-0007/10 A I L B 20060101 20080901 H EP  
ABSTRACT WORD COUNT: 182  
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200842 2109

SPEC A (English) 200842 120105

Total word count - document A 122214

Total word count - document B 0

Total word count - documents A + B 122214

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP...

...SPECIFICATION through a function of the mobile device, as well as through web views using a computer 140 connection for Internet usage.

The MFTS 18 includes **several** software components, described in greater detail later in this document, that execute on a computer server associated with the MFTS. Such components include an SMS generator 151, MFTS mobile device communication interfaces 150, one or more web applications 154, a **plurality** of partner financial service provider (FSP) interfaces 156, and a user database 158.

The mobile device communication interfaces 152 are preferably an HTTP Remote Procedure...

...information technology (IT) administrators of the MFTS 18, troubleshooting, answer inquiries, account maintenance, view transaction history, general system monitoring, etc.

The MFTS 18 also comprises **multiple financial** service provider communication interfaces 156 to partner Financial Service Providers (FSPs) 30, which are entities that provide functions such as payment source detail, bill aggregation...

...banking entities, credit entities, etc. The technical requirements for these interfaces vary in their implementation and may need to be customized to accommodate each individual **financial** service institution. Such interfaces are typically implemented as real time web services interfaces or batch mode **file transfer** protocols, depending on the capabilities and requirements of the participating partner financial service providers. Details of the data communication requirements of specific FSPs may be...

...with his or her mobile device, creation of data records, communications between mobile devices and the MFTS 18, and communications between the MFTS 18 and **various** other parties and their **systems** such as **financial** institutions, billing entities, person to whom payments are made, etc. Still referring in this regard to FIG.

2, the overall operation...with aspects of the invention.

FIG. 6 illustrates database schemas (data table layouts) for the user database 158 in a mobile **financial transaction system** (MFTS) according to an exemplary aspect of the invention. The user database 158 comprises several data tables that are related: a master user table 610 ...

...providers (payment sources) associated with users, and payees associated with users. As is known to those skilled in the art, database tables typically comprise a **plurality** of records, each record containing one or more fields or items of data that are associated. Further, those skilled in the art will understand that...

...a "database." Databases or tables often include one or more index fields or items that allow rapid access to a particular record so that the **record** may be identified, retrieved, and utilized in a **transaction** or updated with new information as needed.

The master user table 610 comprises a set of information (a record) for each registered MFTS user. In...

23/3,K/9 (Item 2 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02560808

Methods and systems for real time account balances in a mobile environment  
Verfahren und Systeme für Echtzeit-Kontostände in einer mobilen Umgebung  
Procédés et systèmes pour équilibres des comptes en temps réel dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980987 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103098 060706;

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HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS  
RELATED PARENT NUMBER(S) - PN (AN):  
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CLAIMS A	(English)	200842	2717
SPEC A	(English)	200842	120087
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Total word count - documents A + B			122804

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
**G06Q**-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION are converging as to functionality, but the average mobile society consumer still tends to carry too many other personal possessions, such as a wallet, checkbook, **multiple** credit cards, debit cards, membership cards, loyalty (points) cards, keys, etc. Further consolidation and convergence of electronic and mobile communication devices is expected in the...

...still lacking in the need for effective conduct of mobile financial transactions and reduction of personal possession clutter.  
Unfortunately, current mobile device technology and the **financial** services infrastructure do not provide convenient, secure, and rapid attention to a person's financial needs in the mobile environment. To enable a mobile device...

...establishment point of sale (POS), etc. Such obligations can involve dozens (or more) of different entities. Different entities may require different payment forms. A mobile **financial** transaction **system** that is attractive to mobile consumers would provide for aggregation and consolidation of payment obligations, and allow a choice of payment vehicles such as checks...

...s accounts and bill detail, and is difficult to view and navigate on a small mobile device. Another shortcoming is the lack of integration of **online** bill payment with the use of multiple and conveniently selectable different payment sources.

U.S. Published Pat.

App. No. 20050086164...

...keypad data entry is slow and awkward, and is a known source of consumer frustration. Furthermore, modern mobile devices are more than just a telephone -- **many** such devices now include displays,

controls, and keypads, and provide more ways for wireless interaction than voice messages and prompts.

Mobile communication devices and systems...of course, all of this must be convenient, secure, and rapid.

As will be described and explained in detail below, the present inventors have constructed **various** systems and methods for completing financial transactions in a mobile environment that meet these and other requirements for an efficient, effective, robust, secure and convenient solution.

#### SUMMARY OF THE INVENTION

Briefly described, the present invention relates to methods and **systems** for conducting **financial** transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant that communicates with a mobile **financial** transaction **system** that stores user information and transaction information. In particular, the present invention relates to methods and **systems** for payment transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of computer-implemented methods), in a mobile **financial** transaction **system** (MFTS), in software for mobile **financial** transaction **systems** (e.g. in the form of computer-implemented methods), in **systems** that combine aspects of mobile devices and mobile **financial transaction systems**, and in software for such systems (e.g. in the form of software for mobile devices and related systems that effect computer-implemented methods)..

In...

23/3,K/10 (Item 3 from file: 348)  
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02560807

Method and systems for managing payment sources in a mobile environment  
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen  
Umgebung

Procede et systemes pour gerer les sources de paiement dans un  
environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,

(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)  
LEGAL REPRESENTATIVE:

Copp, David Christopher (29633), Dummett Copp 25 The Square, Martlesham  
Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103091 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
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EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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...SPECIFICATION are converging as to functionality, but the average mobile society consumer still tends to carry too many other personal possessions, such as a wallet, checkbook, **multiple** credit cards, debit cards, membership cards, loyalty (points) cards, keys, etc. Further consolidation and convergence of electronic and mobile communication devices is expected in the...

...still lacking in the need for effective conduct of mobile financial transactions and reduction of personal possession clutter.

Unfortunately, current mobile device technology and the **financial** services infrastructure do not provide convenient, secure, and rapid attention to a person's financial needs in the mobile environment. To enable a mobile device...

...establishment point of sale (POS), etc. Such obligations can involve dozens (or more) of different entities. Different entities may require different payment forms. A mobile **financial** transaction **system** that is attractive to mobile consumers would provide for aggregation and consolidation of payment obligations, and allow a choice of payment vehicles such as checks...

...Features enabled by the digital data communications include Short Message System (SMS) message for text messaging, ringtone downloads, and other features. Consumer-oriented mobile communication **systems** are now progressing beyond advanced second generation (2.5G) technologies into third generation (3G) technologies that provide high speed broadband data connectivity for mobile devices... infrastructure. Prior to the present invention, no system has been made that addresses all of these features, goals, and desires of a mobile communication based **financial transaction system** in a satisfactory manner.

Therefore, there is a need for a comprehensive solution that allows consumers using mobile devices to consolidate their bills and other...

...and other requirements for an efficient, effective, robust, secure and convenient solution.

#### SUMMARY OF THE INVENTION

Briefly described, the present invention relates to methods and **systems** for conducting **financial transactions** in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant that communicates with a mobile **financial transaction system** that stores user information and transaction information. In particular, the present invention relates to methods and systems for payment transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of computer-implemented methods), in a mobile **financial transaction system** (MFTS), in software for mobile **financial transaction systems** (e.g. in the form of computer-implemented methods), in **systems** that combine aspects of mobile devices and mobile **financial transaction systems**, and in software for such systems (e.g. in the form of software for mobile devices and related systems that effect computer-implemented methods)..

In...

...a mobile financial payment using a mobile device connected for communications with a wireless network. The method comprises the steps of: (i) providing a mobile **financial transaction system** (MFTS). (ii) receiving payment to make information at the MFTS corresponding to a payment to be made by the user to a payee; (iii) generating...

...viewing and/or selection of a payment to make. The View Bills selectable command causes the MFTS to retrieve bill information from a bill presentment **system** and communicate summarized bill information to the mobile device upon receipt of such information from the bill presentment system.

In a related aspect, a View...

...more of the following items of information: a user ID number, a

transaction identifier, a bill received date, a bill due date, an amount, a **financial** service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.

In one embodiment, the method further comprises the step of...

...of retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user via user's **computer**.

In one embodiment, a mobile financial payment can include a balance transfer from one account associated with a user to another account associated with the...

...making a mobile financial payment via a wireless network. In still another aspect, the present invention relates to a computer-implemented method for a mobile **financial** transaction **system** (MFTS) to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network. In a further still aspect, the present invention relates to a mobile **financial** transaction **system** (MFTS) for facilitating a mobile financial payment initiated by a user mobile device connected for communications with a wireless network. In another aspect, the present...

...payee via a paper check utilizing a mobile device connected for communications via a wireless network.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a paper check utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a paper check payment...

...payment to the identified payee by printing and mailing of a paper check to the payee.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a stored value (SV) card utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a stored value card...

...issuing a new stored value card or reloading funds onto a pre-existing stored value card.

Another aspect of the invention relates to methods and **systems** for viewing aggregated **financial** obligations utilizing a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for wireless communications with a mobile device of a user. The MFTS is also coupled for electronic communications with an



aggregator that collects information from a plurality of payees with whom a user has a **financial** relationship. The MFTS receives payment to make information from the aggregator corresponding to a payment to be made by the user to a payee. The...

...s mobile device. The summarized payment information is then displayed on a user's mobile device.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee utilizing a mobile device. The user inputs information into the mobile device identifying a payee, a payment source for the payment...

...instruction comprising information corresponding to the identified payee, the payment source, and the payment method, and wirelessly communicates the mobile payment instruction to a mobile **financial** transaction **system** (MFTS). The MFTS generates an MFTS payment instruction to a payment instruction recipient. The MFTS payment instruction includes information identifying the payment source, an amount...

...invention relates to methods and systems for selecting a payment source for use in making a mobile financial payment utilizing a mobile device. A mobile **financial** transaction **system** (MFTS) is coupled for **electronic** communications with one or more financial service providers with which the user maintains one or more accounts, and also for wireless communications with mobile devices...

...information corresponding to accounts available to the user as a payment source for use in connection with making a payment using the mobile device. The **user** selects a payment source for making a payment. The mobile device generates a mobile payment instruction comprising information corresponding to the payment and a selected...

...payee, and selects a payment method according to an exemplary aspect of the invention.

FIG. 22 shows a sequence diagram illustrating **computer**-implemented method from a payee's perspective as a **user** uses a "PayAnyone" payment option, selects "recipient defined" payment method, selects a payment method, and receives the payment according to an exemplary aspect of the...illustrating computer-implemented method steps whereby a payee downloads and installs a mobile device application from the MFTS system as a part of the viral **financial** commerce **system** according to an exemplary aspect of the invention.

FIG. 36 is a sequence of mobile

23/3,K/11 (Item 4 from file: 348)  
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02560806

Methods and systems for providing a payment in a mobile environment  
Verfahren und Systeme zur Bereitstellung einer Zahlung in einer mobilen  
Umgebung

Procedes et systemes pour fournir un paiement dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)

LEGAL REPRESENTATIVE:

Copp, David Christopher (29633), Dummett Copp 25 The Square, Martlesham  
HeathIpswich IP5 3SLSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1980985 A2 081015 (Basic)

APPLICATION (CC, No, Date): EP 2008103090 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

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CLAIMS A	(English)	200842	3836
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SPEC A	(English)	200842	120087
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Total word count - document A	123923
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Total word count - document B	0
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Total word count - documents A + B	123923
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**G06Q**-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION device 15, the MFTS 18, at least one billing entity (e.g.  
a bill presentment system 190 or a separate billing entity), and a  
selected **financial** institution 30 that serves as a  
selected payment source (PS). In this example, the user's default  
financial institution (FI) 30A is described as the...

...payment confirmation message 1836 is generated by the financial institution 30A and transmitted to the Bill Presentment System 190. At step 1831, the Bill Presentment **System** 190 receives the payment confirmation message, clears the bill on record, generates a mobile payment confirmation message 1837, and communicates this message 1837 to the...

...30A, and processes the payment internally, e.g. by clearing the bill due from the user's queue of unpaid bills.

At step 1834' the **financial** institution 30A receives the payment source payment instruction, from a bill presentment system 190 and responds accordingly. Upon completion of appropriate steps to generate and...18, and allows selection by the user of a particular form of payment for making a payment to a person identified during interactions with the **system**. This process is in contrast to the previously described method for making a payment to a pre-identified billing entity.

Starting at step 2102, the...

...the specified account of the user/payer and mailing of that check to the payee, as indicated at step 2222. Once the user/payer's **financial** institution 30A verifies that the user has sufficient funds to cover the payment, the payer's financial institution mails a check 2224B to the payee...

...at step 2222. Once the user/payer's financial institution 30A verifies that the user has sufficient funds to cover the payment, the payer's **financial** institution credits the identified stored value card account (through 2224C) in the designated amount, the receipt of which by the payee is indicated at step...mailing to the indicated address. If the answer is "Yes", the payee's answer is sent to the MFTS 18 for further processing of the **transaction**. In response to processing of the transaction in **preparation** for mailing the check, according to one exemplary aspect of the invention the payee receives a confirmation message or display 2710 indicating that the paper...

...this decision to the MFTS 18 through a MFTS PI 3106. The MFTS sends a request to the third party Stored Value Card provider to **create a transaction** and a **transaction** ID as shown in step 3108. The payment amount is drawn from the payment source of the user (the payer) and the third party Stored...

...with the payment.

Further at step 3108, the third party card provider 3140 generates a message 3110 back to the MFTS 18 to inform the **system** that the stored value card account is configured and ready for use. According to one exemplary aspect of the invention, this message 3110 includes information...

...the interactions among a payer/user's mobile device 15, the MFTS 18, a

first financial institution 30A associated with the user, and a second **financial** institution 30B associated with the user. The balance transfer is effected between these two financial institutions 30A and 30B.

As in previous methods described elsewhere...or destination financial institution 30B updates its records to indicate receipt of funds. According to one exemplary aspect of the invention, the first and second **financial** institution 30A, and 30B provide balance transfer confirmation messages, indicated by messages 3330A, 3330B, back to the MFTS 18, so that the MFTS 18 can...

...mobile device 15 receives the balance transfer confirmation message 3332 and updates its local storage of the balances associated with the user's accounts and **financial** institutions, to reflect the completion of the balance transfer.

RECEIVING PAYMENT AT PAYEE MOBILE DEVICE BY MOBILE WALLET INSTALLATION  
The reader may have noticed from...

...discussion of a user interface comprising screen displays of a web application input/output interface illustrating aspects of user enrollment for use of a mobile **financial** transaction **system** (MFTS), through a web application user site, according to an aspect of the present invention. FIG. 37 is an illustrative...

...device or re-activate a mobile device after several consecutive failed logins. The "Delete Device" function is to remove an enrolled mobile device from mobile **financial** transaction **system** service.

User activation of either the "Add Device" button 3717 or the "Edit Device" button 3725 causes the MFTS web application to provide a screen ...method for making a mobile financial payment using a mobile device connected for communications with a wireless network, comprising the steps of:

providing a mobile **financial** transaction **system** (MFTS) coupled for wireless communications with a mobile device of a user using a mobile communication service provider (MCSP), the MFTS coupled for electronic communications with one or more payment instruction recipients that can make a payment to a payee in behalf of the user, the MFTS including a mobile **financial** transaction **system** (MFTS) database for storing user information, payment to make information associated with the one or more payment instruction recipients and/or payees, and payment source...

...View Payment Sources command.

15. The method of clause 14, wherein the selection of a payment source for making a payment includes selection of a **financial** service provider and selection of a particular account associated with the selected financial service provider for making the payment.

16. The method of clause 11...

...cached account balance in the mobile device representative of the

balance in the at least one account as of a particular date;  
communicating with the **financial** service provider to  
obtain updated account balance information for the account;  
wirelessly communicating updated account balance information from the  
MFTS to the user mobile device...

...financial payment using a mobile device connected for communications  
with a wireless network, comprising:  
a user mobile device coupled for wireless communications with a mobile  
**financial transaction system**  
(MFTS), the mobile device operative for wirelessly receiving summarized  
payment to make information from the MFTS, displaying one or more  
selectable payments to make, displaying...

...generating a mobile payment instruction to the MFTS indicating a payment  
to make, and wirelessly communicating the mobile payment instruction to  
the MFTS;  
a mobile **financial transaction system** (MFTS) database associated with the MFTS for  
storing user information, payment to make information associated with the  
one or more payees, and payment source information associated with at  
least one account associated with at least one financial service provider  
of a user;  
a mobile **financial transaction system** (MFTS) computer system for maintaining the MFTS  
database and conducting electronic communications between entities  
involved in mobile financial payments;  
a mobile communication interface for coupling...

...generating an MFTS payment instruction to a payment instruction  
recipient, the MFTS payment instruction including at least information  
identifying the selected account at the selected  
**financial** service provider, an amount, and information  
corresponding to the identified payee; and  
communicating the MFTS payment instruction from the MFTS to the payment  
instruction recipient...

...provider.

31. The system of clause 30, wherein the payment to make information  
comprises a bill, and the payee is a billing entity.

32. The **system** of clause 30, wherein the payment  
instruction recipient comprises a financial service provider, a billing  
aggregator, or a separate billing entity.

33. The system of...

...payment using a mobile device connected for communications with a  
wireless network, comprising the steps of:  
receiving summarized payment to make information from a mobile  
**financial transaction system** (MFTS)  
transmitted wirelessly to the mobile device via a mobile communication  
service provider, the summarized payment to make information comprising a  
predetermined selected subset of...

...a mobile financial payment via a wireless network, comprising:  
a mobile device connected for wireless communications via a mobile communication service provider to a mobile **financial transaction system** (MFTS), the mobile device including a display, user input means, a processor, and a memory; and  
mobile device software operative on the mobile device processor comprising program code for carrying out the computer-implemented steps of:  
receiving summarized payment to make information from the mobile **financial transaction system** (MFTS)  
transmitted wirelessly to the mobile device via the mobile communication service provider, the summarized payment to make information comprising a predetermined selected subset of...of clause 89, wherein user activation of the View Bills selectable command causes the MFTS to retrieve payment to make information from a bill presentment **system** and  
communicate the payment to make information to the mobile device upon receipt of such information from the bill presentment system.  
92. The device of...

...of a payment source for making a payment includes selection of a financial service provider and selection of a particular account associated with the selected **financial** service provider for making the payment.  
94. The device of clause 89, wherein user activation of the View Payment Sources command causes the MFTS to retrieve current account information from one or more **financial** service providers and  
communicate the current account information to the mobile device upon receipt of such information from the one or more financial service providers...  
...is further operative for receiving a payment confirmation message provided by the MFTS in response to receipt of a payment confirmation message from the selected **financial** service provider  
at a predetermined stage of completion of making the payment.  
99. The device of clause 82, wherein the mobile device software is further...

...recipient-defined method, an ACH funds transfer, a paper check, and a stored value (SV) card.  
101. The device of clause 82, wherein the mobile **financial** payment includes a balance transfer from one account associated with a user to another account associated with the same user.  
102. The device of clause...

...balance information, the mobile device displays updated account balance information corresponding to the account to the user.  
103. A computer-implemented method for a mobile **financial transaction system** (MFTS)  
to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network, comprising the steps of:  
providing a mobile **financial** transaction **system** (MFTS) database for storing user information,

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02560805

Methods and systems for making a payment via a paper check in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung über einen Papierscheck mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via un cheque dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

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APPLICATION (CC, No, Date): EP 2008103078 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 152

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 200842 2000

SPEC A (English) 200842 120076

Total word count - document A 122076

Total word count - document B 0

Total word count - documents A + B 122076

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION as user/payee.

Another aspect of the invention relates to methods and systems for making a mobile financial payment utilizing a mobile device. A mobile **financial transaction system** (MFTS) is coupled for wireless communications with a mobile device of a user and is also coupled for electronic communications with one or more payment...

...to the identified payee. The payment instruction recipient then effects the payment to the identified payee.

Another aspect of the invention relates to methods and **systems** for receiving a **financial** payment facilitated by use of a mobile device. A mobile **financial transaction system** (MFTS) is coupled for wireless communications with a mobile device of a user/payee, and also is coupled for electronic communication with a payment instruction recipient that effects payments by various methods. The **system** provides information corresponding to a received payment to a user/payee's mobile device. Information is displayed to the **user**/payee corresponding to a **plurality** of selectable payment methods available for receiving the payment. The user/payee provides input on his/her mobile device corresponding to selection of a payment...

...payment method.

From the foregoing, those skilled in the art will understand and appreciate that with its various aspects for a mobile device, a mobile **financial transaction system**, a web interface, and combinations of functionality, a system constructed in accordance with aspects of the inventions provides mobile device users with unprecedented convenience and...be a payment instruction recipient and effect a payment.

I/O: input/output.

LAN: local-area network, a collection of computers that are connected for **electronic** communications, typically located geographically close together (that is, in the same building).

Mobile Communication Service Provider (MCSP) (generally synonymous with wireless service provider): an entity...

...that a payment source provides funds for an instrument of a chosen payment method.

Payment to Make (PM): A payment obligation of a mobile device **user**, for which an instruction to make a payment is made using aspects of the invention. Such obligations include any bills that a person or a...

...information carrying medium, that is accepted as a form of payment by certain commercial enterprises; money can be "loaded" onto a SV value card through **various** different mechanisms and systems and then can be used to pay bills, purchase goods, etc. A stored value (SV) card is not a debit card...

...mobile device.

Summarized payment source information: a reduced subset of information



relating to an account and/or a financial institution that is displayed to a **user** via a **user's** mobile device.

Transaction: a set of system actions that result in a completed business activity, for example, the following are exemplary transactions: the transfer...

...between mobile devices or phones.

User: an individual or other entity that accesses or uses a mobile device to perform certain functions of a mobile

**financial transaction system**. See

also Consumer. As used herein, these terms are generally synonymous. A

user may also use a web interface to access the MFTS for configuration...

funds to an account or other payment vehicle of the identified entity

associated with the payment to make (PM).

With regard to Step 7, the **financial** service provider (FSP) communicates a confirmation message back to the MFTS upon successful processing of the MFTS payment instruction.

It should be particularly appreciated that...

...the users using a web browser program such as Netscape Navigator,

Internet Explorer, Firefox, or any other web browsers. According to

aspects of the invention, **users** provide personal

information to register for service, input personal and financial

information to the MFTS, and verify such information through a display on

the user's computer **system**.

The **financial** service provider (FSP) communication

interface 156 is an interface to financial entities 30 that provide

payment sources (PS) and a bill presentment interface 155 to

billing/payment entities 180 for payments to make (PM). The computer

system of the MFTS connects to the **computer**

**systems** of **financial** entities

through **various** types of **computer**

networks, such as a frame secured dedicated path 160, local-area networks

(LANs), wide-area networks (WANs), etc. as well as the known Internet 120

...

23/3,K/13 (Item 6 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02556817

Methods and systems for indicating a payment in a mobile environment

Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen  
Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,

Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3LS Suffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103106 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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ABSTRACT WORD COUNT: 180

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200841	4483
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SPEC A	(English)	200841	238133
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Total word count - document A	242616
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Total word count - document B	0
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Total word count - documents A + B	242616
------------------------------------	--------

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION server examines the data received from the mobile phone and determines the approval of the transaction based on a balance corresponding to the buyer identification **code**. When approved, an approval notification is sent to a terminal at the merchant store. After the confirmation from the approval notification at the merchant store, the buyer receives the goods or services.

A **system** as described in the Kim et al. publication depends on having a preestablished balance in a prepaid account established by the buyer with the mobile...

...keypad data entry is slow and awkward, and is a known source of consumer frustration. Furthermore, modern mobile devices are more than just a telephone -- **many** such devices now include displays, controls, and keypads, and provide more ways for wireless interaction than voice messages and prompts.

Mobile communication devices and systems...FIG. 3,

consisting of FIG. 3A and FIG. 3B, is a computer software architecture diagram illustrating **various** computer program modules that provide computer-implemented method steps for a cellphone or mobile device application (FIG. 3A) and computer-implemented...

...constructed according to exemplary aspects of the present invention.

FIG. 6 illustrates exemplary database schemas (data table layouts) for a mobile

**financial transaction**

**system** (MFTS) user database according to an exemplary aspect of the invention.

FIG. 7 illustrates an exemplary database schema (data table layout) for a mobile

**financial transaction system** (MFTS)

transaction database in accordance with exemplary aspects of the invention.

FIG. 8 is a flow chart diagram illustrating computer-implemented...

...invention.

FIG. 10 is a flow chart diagram illustrating computer-implemented method steps of a computer program embodying operations of a **user** web application input/output (I/O) interface for the MFTS in accordance with exemplary aspects of the invention.

FIG. 11 is...

...aspect of the invention.

FIG. 21 shows a sequence diagram illustrating computer-implemented method from a payer's perspective as a **user** uses a "PayAnyone" payment option, selects a payee, and selects a payment method according to an exemplary aspect of the invention.

FIG...

...method according to an exemplary aspect of the invention.

FIG. 32 shows a sequence of mobile device screen views as a **user** transfers funds or account balances according to an exemplary aspect of the invention.

FIG. 33 is a sequence diagram illustrating **computer**-implemented method steps for funds transfer or balance...illustrating computer-implemented method steps whereby a payee downloads and installs a mobile device application from the MFTS system as a part of the viral **financial commerce system** according to an exemplary aspect of the invention.

FIG. 36 is a sequence of mobile device screen views from a user...

...F0040>FIGS. 37A-37D, comprises screen displays of the web application input/output interface illustrating how a user enrolls

for use of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 38, consisting of  
FIGS. 38A-38D, comprises  
screen displays of the web application input/output interface illustrating how a user manages **financial** accounts of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 39, consisting of  
FIGS. 39A-39B, comprises screen displays of the web application input/output interface illustrating how a **user** manages payees of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 40 is a web application...

...s mobile device that informs that a payment has been made and instructs the payee about the downloadable mobile device application. If the mobile device **user**/payee downloads and installs the mobile device application on his or her mobile device and provides enrollment information, interaction between the MFTS and the mobile...

...payments by various methods. The system provides information corresponding to a received payment to a user/payee's mobile device. Information is displayed to the **user**/payee corresponding to a **plurality** of selectable payment methods available for receiving the payment. The user/payee provides input on his/her mobile device corresponding to selection of a payment...

...payment to the user/payee utilizing the selected payment method.  
From the foregoing, those skilled in the art will understand and appreciate that with its **various** aspects for a mobile device, a mobile financial transaction system, a web interface, and combinations of functionality, a system constructed in accordance with aspects of...

...FIG. 3, consisting of FIG. 3A and FIG. 3B,  
is a computer software architecture diagram illustrating **various** computer program modules that provide computer-implemented method steps for a cellphone or mobile device application (FIG. 3A) and computer-implemented...

...FIGREF> is a flow chart diagram illustrating computer-implemented method steps of a computer program embodying operations of a web application for enrolling a new **user** in accordance with exemplary aspects of the invention.

FIG. 12 is a flow chart diagram illustrating computer-implemented method steps of...

...method according to an exemplary aspect of the invention.

FIG. 32 shows a sequence of mobile device screen views as a **user** transfers funds or account balances according to an exemplary aspect of the invention.

FIG. 33 is a sequence diagram illustrating computer...

...illustrating computer-implemented method steps whereby a payee downloads and installs a mobile device application from the MFTS system as a part of the viral **financial** commerce **system** according to an exemplary aspect of the invention.

FIG. 36 is a sequence of mobile device screen views from a user...

...F0040>FIGS. 37A-37D, comprises screen displays of the web application input/output interface illustrating how a user enrolls for use of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 38, consisting of FIGS. 38A-38D, comprises screen displays of the web application input/output interface illustrating how a user manages financial accounts of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 39, consisting of FIGS. 39A-39B, comprises screen displays of the web application input/output interface illustrating how a user manages payees of a mobile **financial** transaction **system** through a web application user site according to a preferred embodiment of the present invention.

FIG. 40 is a web application...

...be paid; typically consists of all information provided by the billing entity that would appear on a bill to be paid and provided to a **user** or a billing aggregator. (See "summarized bill information.")

Billing entity: a payee; an individual person, business, or entity that provides a bill that can be...

...a service of collecting information relating to bills to pay or other payment obligations to an entity with whom a user or consumer maintains a **financial** relationship, and in the context of the invention, provides information about one or more bills to pay to a mobile **financial** transaction **system** constructed as described herein, and optionally serves as a **financial** service provider that handles bill payment for a user.

Bill presentment: the presentation or presentment of one or more of payment obligations of an entity...

...to pay an entity.

Consumer: an individual person or other entity that accesses or uses a mobile device to perform certain functions of a mobile

**financial transaction system**

(MFTS), in accordance with exemplary aspects of the inventions. Generally synonymous with user, below.

DBMS: database management system.

Enterprise: an organization or business entity that...

...on behalf of its customers, such as a bank, credit card company, credit union, debit card company, gift card company, payment service company, or other **financial** institution, and especially serves as a Payment Source (PS). As used herein, an FSP is an entity that provides financial services on behalf of users...

...Provider (MCSP) (generally synonymous with wireless service provider): an entity that provides for communication services for mobile devices to the MFTS, and perhaps to other **network**-connected entities. For example, a cellphone service provider typically can serve as a MCSP.

Mobile client (generally synonymous with mobile application): a **computer** program that runs on a mobile device, to provide services and operations as described in this document, in accordance with exemplary aspects of the invention...main computer system implementing aspects of the invention is connected to the local network through a network interface or adapter. When used in a WAN **networking** environment, the computer may include a modem, a wireless link, or other means for establishing communications over the wide area network, such as the Internet...

...User Interface. Typically means a software application with which a User interacts for purposes of entering information, obtaining information, or causing functions of an associated **system** to execute; includes a mobile device user interface.

WANs: wide-area networks, a collection of computers that are connection for electronic communications, typically where the...payment instruction, together with selected other information stored in the database of the MFTS associated with the mobile device users such as the mobile device **user's** account number, the appropriate account to use for payment, the amount of the payments, the date and/or time to pay, account credentials, etc...

...detail later.

More details on the implementation of these general steps will be provided below.

Referring now to FIG. 2, as **system** 200 in accordance with aspects of the invention includes the MFTS 18, a mobile communication service provider (MCSP) 110, a communications network 120 such as...

...programs or other complex tool, and a user interface (UI) is a means or method by which a user interacts with a particular machine, device, **computer** program or other complex tool. A **user** interface provides a means of input (allowing a **user** to send information to a system such as the MFTS)

and a means of output (allowing the MFTS system to display information to the **user**). These inputs and outputs are transported via the Internet and viewed by the users using a web browser program such as Netscape Navigator, Internet Explorer...

...financial entities 30 that provide payment sources (PS) and a bill presentment interface 155 to billing/payment entities 180 for payments to make (PM). The **computer** system of the MFTS connects to the computer **systems of financial** entities through **various** types of **computer networks**, such as a frame secured dedicated path 160, local-area networks (LANs), wide-area networks (WANs), etc. as well as the known Internet 120.

23/3,K/14 (Item 7 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02556815

Methods and systems for making a payment via a stored value card in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung über eine Karte mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via une carte a valeur stockee dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA GA30319, (US)

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA GA 30339,  
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,  
(US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103081 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

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ABSTRACT WORD COUNT: 172

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200841	5004
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SPEC A	(English)	200841	238111
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Total word count - document A	243115
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Total word count - document B	0
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Total word count - documents A + B	243115
------------------------------------	--------

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION of the invention, unless otherwise noted.

Several entities are illustrated in FIG.

14: a user's mobile device 15, the MFTS

**server** 18, and various **financial**

institutions (FI) with which a user 12 (not shown) has business relationships such as (FI-1) 30A and (FI-N) 30N. Usually, communications between the...

...account balance information for a particular financial institution is communicated to the mobile device as quickly as possible after it is received, as the various **systems** of

**financial** institutions are independent and operate asynchronously with respect to other systems.

At step 1434, upon receipt of the account balances from financial institutions, information of...

...prior to the selection of any Mobile Wallet options. In one embodiment, the MFTS system 18 sends out balance requests to part or all of

**user's** billing entities to retrieve up to the minute balance information from these billing entities. In another embodiment, the MFTS system 18 sends out payment...

...providers is stored (cached) in a temporary database or memory in the use's mobile device, and/or is cached in the MFTS system. The

**user** is likely to make some selection of the mobile wallet operation after he/she logs into the mobile wallet. When he/she makes any selection of the mobile wallet operation such as view bills, view payment sources, etc., the **user** will receive updated information from the temporary database or cache in the MFTS **system** immediately. Therefore the MFTS provides a prompt response to the user with information received prior to the user's selection of the mobile wallet operation...

23/3,K/15 (Item 8 from file: 348)



DIALOG(R)File 348: EUROPEAN PATENTS  
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02537199

Methods and systems for payment method selection by a payee in a mobile environment

Verfahren und Systeme zur Auswahl einer Zahlungsmethode von einem Zahlungsempfänger in einer mobilen Umgebung

Procedes et systemes de selection de procede de paiement par un beneficiaire dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450, Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339, (US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher (29633), Dummett Copp, 25 The Square, Martlesham Heath, Ipswich, Suffolk, IP5 3SL, (GB)

PATENT (CC, No, Kind, Date): EP 1965343 A2 080903 (Basic)

APPLICATION (CC, No, Date): EP 2008103115 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

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ABSTRACT WORD COUNT: 189

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200836	1589
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SPEC A	(English)	200836	120098
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Total word count - document A	121687
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Total word count - document B	0
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Total word count - documents A + B	121687
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

**G06Q**-0020/00 A I F B 20060101 20080722 H EP

...SPECIFICATION as SMS for text messaging, packet switching for access to the Internet and MMS for sending and receiving photos, sound, music, and/or video. The **system** 18 thus preferably includes an SMS generator 151 for generating SMS message. The mobile device

communication interfaces 150 allow the users to receive financial and...

...receive user input, and transmit data (e.g. a payment instruction) to the MFTS.

The present invention will be described in terms generally applicable to **various** types of mobile communication services provided by an MCSP 110. Those skilled in the art will understand and appreciate that the invention is not limited...

...other data communication standards, will be useful in constructing embodiments of the inventions. For example, to better handle data traffic (in addition to voice traffic), **many** GSM networks now operate using a standard called GPRS (General Packet Radio Service) that can carry data at up to 56 Kbps -- about the same...

...144 Kbps. A further recent upgrade for CDMA networks is called 1xEV-DO (Evolution-Data Only) which can carry data at a theoretical maximum of **several** megabits per second -- as fast as present day DSL or cable Internet connections. Further still, some MCSPs now provide a service called UMTS (Universal Mobile Telecommunications **System**), an upgrade to GSM **networks** that speeds connections to a maximum of 384 Kbps and allows for simultaneous voice and data, a desirable feature for users to make and receive...

...as wireless laptop use.

It is expected that as demand for wireless data communications increases, MCSPs will introduce even faster standards and enhancements to their **networks**. For example the contemplated Rev A EV-DO will speed up EV-DO networks to 1.8 Mbps upstream and 3.1 Mbps downstream, and...

...protocol support for wireless applications (e.g. a mobile application constructed as described in this document).

Accordingly, those skilled in the art will understand that **numerous** equivalents for the elements of the invention that provides the wireless connection between the mobile devices 15 and the MFTS 18, for supporting the mobile...

23/3,K/16 (Item 9 from file: 348)  
DIALOG(R)File 348: EUROPEAN PATENTS  
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02524523

Method and systems for viewing aggregated payment obligations in a mobile environment

Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in

einer mobilen Umgebung  
Procede et systemes pour la visualisation d'obligations de paiement  
regroupees dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA GA 30339  
, (US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,  
(US)

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA GA30319, (US)

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp, 25 The Square,  
Martlesham Heath, Ipswich, Suffolk, IP5 3SL, (GB)

PATENT (CC, No, Kind, Date): EP 1956543 A2 080813 (Basic)

APPLICATION (CC, No, Date): EP 2008103086 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

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CLAIMS A	(English)	200833	2184
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SPEC A	(English)	200833	120121
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Total word count - document A	122305
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Total word count - document B	0
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Total word count - documents A + B	122305
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INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

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**G06Q**-0020/00 A I F B 20060101 20080704 H EP

...SPECIFICATION However, the system described in U.S. Pat. No. 6,289,322 patent is intended for users with a **PC** and Internet access and has **several** shortcomings for use in a mobile environment. One particular shortcoming is that a web-based user interface actually provides too much information about the user...

...difficult to view and navigate on a small mobile device. Another shortcoming is the lack of integration of online bill payment with the use of **multiple** and conveniently selectable different payment sources.

U.S.

...option selection. The first generation (1G) of mobile telephone systems was limited to analog radio voice transmission, and has been surpassed by second generation (2G) **systems** that provide digital signal transmission features and enable greater functionality. Present mobile device communication systems (beyond 2G) are now all digital and utilize data communication...

...Features enabled by the digital data communications include Short Message System (SMS) message for text messaging, ringtone downloads, and other features. Consumer-oriented mobile communication **systems** are now progressing beyond advanced second generation (2.5G) technologies into third generation (3G) technologies that provide high speed broadband data connectivity for mobile devices...

...infrastructure. Prior to the present invention, no system has been made that addresses all of these features, goals, and desires of a mobile communication based **financial** transaction **system** in a satisfactory manner.

Therefore, there is a need for a comprehensive solution that allows consumers using mobile devices to consolidate their bills and other...

...and other requirements for an efficient, effective, robust, secure and convenient solution.

#### SUMMARY OF THE INVENTION

Briefly described, the present invention relates to methods and **systems** for conducting **financial** transactions in a mobile environment utilizing a mobile device such as a mobile telephone or wireless connected personal digital assistant that communicates with a mobile **financial** transaction **system** that stores user information and transaction information. In particular, the present invention relates to methods and systems for payment transactions in a mobile environment.

Aspects of the invention are embodied in mobile devices, in software for mobile devices (e.g. in the form of computer-implemented methods), in a mobile **financial** transaction **system** (MFTS), in software for mobile **financial** transaction **systems** (e.g. in the form of computer-implemented methods), in **systems** that combine aspects of mobile devices and mobile **financial** transaction **systems**, and in software for such systems (e.g. in the form of software for mobile devices and related systems that effect computer-implemented methods)..

In...

...a mobile financial payment using a mobile device connected for communications with a wireless network. The method comprises the steps of: (i) providing a mobile **financial** transaction **system** (MFTS). (ii) receiving payment to make information at the MFTS corresponding to a payment to be made by the user

to a payee; (iii) generating...more of the following items of information: a user ID number, a transaction identifier, a bill received date, a bill due date, an amount, a **financial** service provider identifier, an account identifier, a payee identifier, and/or a pending/complete flag.

In one embodiment, the method further comprises the step of...  
...of retrieving and displaying transaction information corresponding to transactions conducted via the user mobile device, via the web application, to a user via user's **computer**.

In one embodiment, a mobile financial payment can include a balance transfer from one account associated with a user to another account associated with the...

...making a mobile financial payment via a wireless network. In still another aspect, the present invention relates to a computer-implemented method for a mobile **financial** transaction **system** (MFTS) to facilitate a mobile financial payment initiated by a mobile device connected for communications with a wireless network. In a further still aspect, the present invention relates to a mobile **financial** transaction **system** (MFTS) for facilitating a mobile financial payment initiated by a user mobile device connected for communications with a wireless network. In another aspect, the present...

...payee via a paper check utilizing a mobile device connected for communications via a wireless network.

Another aspect of the invention relates to methods and **systems** for making a **financial** payment to a payee via a paper check utilizing a mobile device. The mobile device communicates wirelessly with a mobile **financial** transaction **system** (MFTS) that stores user information and transaction information. A user enters information via the mobile device identifying a payee and indicating a paper check payment...

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OPEN TRANSACTION CENTRAL BILLING SYSTEM  
SYSTEME DE FACTURATION CENTRALISEE DE TRANSACTIONS OUVERTES  
Patent Applicant/Assignee:

HEADWATER PARTNERS I LLC, 131 Fox Hollow Rd., Woodside, CA 94062, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Inventor(s):

RALEIGH Gregory G, 131 Fox Hollow Rd., Woodside, CA 94062, US,  
(Designated for all)

Legal Representative:

SCHALLOP Michael J (agent), Van Pelt, Yi & James LLP, 10050 N.

Foothill Blvd., Suite 200, Cupertino, CA 95014, US  
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 AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CL CN CO CR CU CZ  
 DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP  
 KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY  
 MZ NA NG NI NO NZ OM PE PG PH PL PT RO RS RU SC SD SE SG SK SL SM ST SV  
 SY TH TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU LV MC  
 MK MT NL NO PL PT RO SE SI SK SM TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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 Detailed Description  
 Claims

#### Detailed Description

... the base stations 125 to a central provider network using either open or secure Internet routing if desired. Base station control plane communication for access **network** AAA (Authentication, Authorization, and **Accounting**) server 121, DNS/DHCP (Domain Name System/Dynamic Host Configuration Protocol) server 126, mobile wireless center 132 (sometimes referenced to in part as a home... performs collection or buffering of agent messages between transmissions. In some embodiments, the service control device link 1691 determines when to transmit based potentially on **several** parameters including, for example, one or more of the following parameters: periodic timer trigger, waiting until a certain amount of service usage or traffic usage...

...encryption beyond any provided by the communication link protocol itself. In some embodiments, the software files are segmented into smaller packets that are communicated in **multiple** messages sent over the service control device link 1691. In some embodiments, once the file(s) are received, or the segmented portions of the file...to verify that billing events are properly billing for service usage or service activity. In some embodiments, the service control device link 1691 cross-checks **transaction** billing process or **records** against

**transaction** billing reports to ensure that  
**transaction** billing events are being properly reported  
by the billing agent 1695. In some embodiments, the service control  
device link 1691 determines if one or more...

## **V. Additional Resources Searched**

0 results